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THE CHRONICLE

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1878.

NEW YORK.

OFFICE, 145 BROADWAY.

ESTABLISHED 1866.

THE CHRONICLE

A WEEKLY INSURANCE JOURNAL,

Issued every Thursday.

JOHN J. W. O'DONOGHUE, ... EDITOR.

OFFICE, 145 BROADWAY, NEW YORK.

Subscription, Three Dollars Per Year.

THE CHRONICLE, being issued weekly, gives to its readers the current news of the insurance business while it is news.

In the columns of THE CHRONICLE, from time to time, will be found varied and practical information, valuable to the local agent as to the general agent, to the local company as to the agency company, and instructive to the general public as well.

In THE CHRONICLE, candid, fair and independent criticism and discussion of companies and men as they are, and of subjects as they arise, will be made when occasion occurs for such.

THE CHRONICLE, each alternate week, contains a full page cartoon, picturing men and events of particular and general interest in the insurance profession.

In THE CHRONICLE, tables are published once a month, giving the losses each day by fire in the United States and Canadas ; the losses thereby to Insurance Companies, the losses by Special Hazards, and the losses thereby to Insurance Companies ; also, a detailed list of the Special Hazards burned and the number of each during the month, with recapitulations and summaries thereof. These tables containing as they do, the mortuary statistics of risks are most valuable to Insurance Companies and Agents.

In THE CHRONICLE the reader will continue to find statistical and tabular information relating to the various branches of insurance business, fire, life, marine, accident, &c.

THE CHRONICLE has been, and is, and is to be, a live, independent and critical newspaper, proving all things by the test of truth and reason, and holding so fast to what is good that it never loses its grip ; giving to its readers each week the *news* of the week, with appropriate comments thereon.

A child is laughed at when it tries to catch a shadow, and yet grown persons grasp at and capture but little else in this world.

JANUARY, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of January, 1877. Total.	Ins'co's
1	1	Tu.	1810—At East Haddam, Connecticut, nine young ladies married, being all who were at that time marriageable in the town. 1618—Murillo, the greatest of Spanish painters, born. 1801—Union of Great Britain with Ireland.	$143,600	$89,000
2	2	Wd.	1788—Georgia ratified the Constitution of the United States.	176,100	116,200
3	3	Th.	1661—First appearance of women on the English stage.	259,500	117,300
4	4	Fr.	1784—Treaty signed between United States and Great Britain; by which the latter relinquished her right to the sovereignty of the colonies.	235,500	114,900
5	5	Sat.	1855—The Victoria bridge across the river St. Lawrence, carried away by the ice.	162,500	92,600
6	6	Sun	1402—Joan of Arc, born. 1841—Great freshet in the Hudson.	119,500	72,500
7	7	Mo.	1782—The Bank of North America—the first regularly established bank in America—opened for business in Philadelphia.	116,900	55,900
8	8	Tu.	1815—Battle of New Orleans. 1642—Galileo Galilei died, aged 78 years.	225,800	118,400
9	9	Wd.	1788—Connecticut, the fifth State which adopted the Constitution.	174,900	113,600
10	10	Th.	1776—The New Hampshire convention dissolved itself, and assumed legislative powers, chose twelve councillors, as an executive branch, and delegates to Congress, which were recognized. 1791—Vermont, last of the original States, adopted the Constitution.	139,400	96,000
11	11	Fri.	1775—First Provincial Congress of South Carolina, met at Charleston	111,800	61,300
12	12	Sat.	1807—At Leyden, Holland, a ship containing 40,000 pounds of powder, blew up. Over 200 buildings destroyed, 150 persons killed, 200 wounded.	150,900	98,800
13	13	Sun	1817—The ship *Georgiana*, of Norfolk, experienced a tremendous shock in the Gulf Stream, supposed to be an earthquake; the day was calm.	249,700	178,500
14	14	Mo.	1784—Definitive treaty of peace ratified with Great Britain.	178,000	107,900
15	15	Tu.	1777—Vermont declared itself a free and independent State.	167,700	92,400
16	16	Wd.	1782—Daniel Webster born. 1816—Schuylkill Falls bridge fell. 1580—The English Parliament passed an act inflicting a penalty of £20 for absenting from church.	161,300	115,500
17	17	Th.	1817—At Philadelphia and Albany, the singular phenomena of snow, clear weather, rain, snow, thunder and lightning, hail and snow, observed in rapid succession.	153,400	65,000
18	18	Fri	1731—Soldiers of the United States revolt.	98,700	49.300
19	19	Sat.	1796—The brass coffin containing the remains of Columbus, and the chains with which he had been loaded at Cuba, were removed from San Domingo to Havana.	153,400	93,000
20	20	Sun	1783—Independence of the U. S. acknowledged by Great Britian.	223,800	154,500
21	21	Mo.	1793—Louis XIV beheaded at Paris, aged 38.	99,300	62,300
22	22	Tu.	1265—First English parliament constituted by members from counties met.	102,700	63,000
23	23	Wd.	1841—First conviction and capital sentence of a female at Philadelphia.	182,000	120.000
24	24	Th.	1779—Lafayette returned to France.	155,000	107,900
25	25	Fri.	1759—Robert Burns born.	251 700	124,600
26	26	Sat.	1823—Dr. Jenner, celebrated for having introduced the practice of vaccination, died. 1837—Michigan admitted to the Union.	454,000	239,700
27	27	Sun	1696—The first great ship built in England, the *Royal Sovereign*, burnt; the levies of money for building this ship caused a rebellion.	151,700	96,500
28	28	Mo.	1858—Thomas Carn died in London, aged 207; his age said to be well authenticated.	242,600	207,000
29	29	Tu.	1861—Kansas admitted into the Union. 1820—George III, King of England, died.	98,900	41,000
30	30	Wd.	1834—Attempt to assassinate Pres't Jackson, by Richard Laurence.	113,900	75,000
31	31	Th.	1574—Ben. Johnson born. 1606—Guido Fawkes of gunpowder plot fame executed.	105,502	53,000

INSURANCE STATISTICS FOR JANUARY, 1877.

FIRE.		LIFE.	
Loss by Special Hazards during month,	$3,525,300	Number of Life Insurance Policies	
Loss to Ins. Companies by Specials,	1,975,300	that became claims during month,	980
Total Loss by Fires during month,	5,360,300	Amount paid by Life Ins. Companies	
Total Loss to Ins. Cos. during month,	3,191,900	for death claims during month,	$2,470,187

Where the eyes say one thing and the tongue another, a practiced man relies on the language of the first. If the man is off his centre his eyes show it.

P 29393

NIAGARA

Fire Insurance Company,

No. 201 BROADWAY, NEW YORK.

CASH ASSETS. - - $1,442,445.50.

Statement, January 1st, 1877.

Cash Value of Assets, ...		**$1,442,445.50**
ASSETS.		
United States Bonds, Market Value, .	$699,600.00	
State and City Bonds, " " . .	250,591.00	
Loans secured by Bond and Mortgage .	133,401.00	
Loans on Demand, with Collaterals . .	180,655.00	
Real Estate	14,000.00	
Premiums in course of Collection . . .	97,342,00	
Cash in Bank and Office . . .	66,856.50	**$1,442,445.50**
LIABILITIES.		
Capital Stock	500,000.00	
Reserve for Reinsurance	341,401.00	
Unpaid Losses and all other Liabilities . .	94,107.50	
Net Surplus	506,937.00	**$1,442,445.50**

HENRY A. HOWE,
PRESIDENT.

P. NOTMAN,
VICE-PRESIDENT AND SECRETARY.

CENTRAL DEPARTMENT—For States of Ohio, Indiana, Kentucy, Tennessee and West Virginia. *Messrs. SNIDER & LINDSEY, Managers, CINCINNATI, Ohio.*

NORTHWESTERN DEPARTMENT—For States of Illinois, Wisconsin, Minnesota, Iowa, Missouri, Nebraska, Kansas and the Territories. *Messrs BEVERIDGE & HARRIS, Manag's CHICAGO.*

L. R. MORRIS, Manager, State of Michigan.

FEBRUARY, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of February, 1877. Total.	Insured
32	1	Fri.	1708—Captain Rogers discovered Alexander Selkirk (Robinson Crusoe) on the Island of Juan Fernandez, where he had lived four years.	$97,100	$54,800
33	2	Sat	1653—New York City incorporated. 1779—Tom Paine died.	96,000	53,000
34	3	Sun	1783—The ratification of the preliminary articles of peace exchanged at Paris.	91,700	67,000
35	4	Mo.	1783—Cessation of hostilities between England and America—revolutionary war concluded. 1791—Kentucky admitted to the Union. 1814—Ice formed on the Thames at London, and a fair was held on it for eight days.	186,600	122,300
36	5	Tu.	1784—Massachusetts joined the Union, being the sixth State. 1847—Suspension of specie paymen s by the Penn. Bank of the U. S., followed by that of nearly all other banks in the country.	118,300	89,300
37	6	Wd.	1756—Aaron Burr born at Newark, N. J. 1777—Great Britain granted letters of marque and reprisal against America. 1778—New York acceded to the confederation.	79,900	71,100
38	7	Th.	1451—The Jews place the death of Moses on this day.	131,800	72,100
39	8	Fri.	1724—Peter the Great, Emperor of Russia, died. 1820—George Cowley, colored doorkeeper of the capitol at Richmond, Va., died, aged 125 years.	229,000	125,400
40	9	Sat.	1764—The city of New York surrendered to the British by the Dutch Governor, Anthony Colve.	110,400	63,500
41	10	Sun	1773—James Fartho died at Grenada, West Indies, aged 127 years. 1786—Cardinal de Solis, Andalusia, Spain, died, aged 110 years. 1807—The British House of Lords abolished slavery.	115,200	53,100
42	11	Mo.	1828—De Witt Clinton died in Albany, aged 59 years.	91,000	42,300
43	12	Tu.	1747—Kosciusko, the Polish patriot, born.	179,200	99,300
44	13	Wd.	1727—Cotton Mather died, aged 69 years.	225,000	124,600
45	14	Th.	1779—Captain James Cooke, the English navigator, killed by the natives of Owhyhee. 1780—William Blackstone, author of "Commentaries on the Laws of England," died, aged 57. 1859—Oregon admitted as a state into the Union.	000,000	123,600
46	15	Fri.	1798—Rome declared a Republic.	133,800	77,600
47	16	Sat.	1852—Homœopathic College, Cleveland, mobbed and destroyed. Cause: body-snatching.	164,100	93,900
48	17	Sun	1835—Five volcanoes burst simultaneously in Central America, destroying three towns and many villages.	149,600	125,100
49	18	Mo	1546—Martin Luther died at Wittemberg, aged 63 years. 1791—Vermont joined the Union. 1815—Treaty of peace between England and America ratified.	393,400	1[illegible]00
50	19	Tu.	1821—Florida ceded to the United States by Spain.	214,100	99,300
51	20	Wd.	1846—The first Legislature of Texas under the United States, met at Austin. 1810—Andrew Hofer, leader of the Tyrolese insurrection, executed.	130,000	62,800
52	21	Th.	1845—Sydney Smith died in London, aged 74 years.	129,100	63,200
53	22	Fri.	1630—The first Thanksgiving day in Massachusetts. 1770—Christopher Snyder, a boy of 11 years, first martyr to American liberty, killed in Boston by Richardson.	212,200	100,900
54	23	Sat.	1340—James Maury, first American Consul to Liverpool died, aged 95 years. 1843—John Quincy Adams died at Washington, aged 72.	65,400	33,700
55	24	Sun	1852—Daniel Kennison, the last of the Boston tea party, died at Chicago, aged 117 years.	92,500	59,000
56	25	Mo.	1732—Denmark acknowledged the independence of the United States.	492,200	252,500
57	26	Tu.	1823—John Philip Kemble, tragedian, died, aged 66 years. 1855—General Jackson's sword presented to Congress. 1857—Minnesota admitted as a State.	70,400	43,400
58	27	Wd.	1797—Bank of England suspended specie payment.	122,700	78,600
59	28	Th.	1795—500 emigrant sleighs passed through Albany on their way to Genesee County, N. Y. 1837—Adam Binckley, a Revolutionary officer, died in Davidson County, Pa., aged 134 years.	100,900	76,100

INSURANCE STATISTICS FOR FEBRUARY, 1877.

FIRE.

Loss by Spec'l Hazards during month,	$2,753,800
Loss to Ins. Companies by Specials...	1,505,500
Total loss by fires during month.....	4,484,400
Total loss to Ins. Co's during month,	2,447,200

LIFE.

Number of Life Insurance Policies that became claims during month,	863
Amount paid by Life Ins. Companies for death claims during month....	$2,188,456

When a noble deed is done, who is likely to appreciate it? Those who are noble themselves.

THE UNITED STATES LIFE

INSURANCE COMPANY,

IN THE CITY OF NEW YORK.

Nos. 261, 262, 263 BROADWAY.

—Organized 1850—

Assets, $4,827,176.52. Surplus, $820,000.

EVERY APPROVED FORM OF POLICY ISSUED ON MOST FAVORABLE TERMS.

ALL ENDOWMENT POLICIES AND APPROVED CLAIMS
Maturing in '77 and '78, will be DISCOUNTED at 7 per cent.
ON PRESENTATION.

JAMES BUELL, President, C. P. FRALEIGH, Secretary,
T. BROSNAN, Superintendent, G. H. BURFORD, Actuary,
A. WHEELWRIGHT, Ass't Sec'y, A. H. BUCK, Med. Director,
C. H. MILLER, Cashier.

Opinions expressed by Insurance Commissioners in December 1876, in regard to the United States Life Insurance Company:

Hon. STEPHEN H. RHODES, Commissioner of Massachusetts:
"It is sound to the core, and in a very creditable and flourishing condition."

Hon. JOHN W. STEDMAN, Commissioner of Connecticut:
"It is sound because it is and has been managed by able and honest men."

Hon. WM. SMYTH, Commissioner of New York:
"Their investments are in the most compact form and are unexceptionably good."

Hon. JOHN A. McCALL, Jr., Deputy Superintendent New York Insurance Department:
"The examination was as close and unsparing in every particular as we could make it, and, as it turned out, was so much the better for the United States Life, which, being perfectly sound and remarkably prosperous, had everything to gain and nothing to lose by the most minute and penetrating scrutiny and public exposition of its real condition, strength and standing."

A lady who delights in analyzing feelings and emotions met a poor sailor who had suffered shipwreck, asked him compassionately; "How did you feel, my dear man, when the cold waves broke over you?" "Wet, ma'an, very wet."

MARCH, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of March, 1877. Total.	Ins Co's
				$346,500	$183,000
60	1	Fri.	1781—Maryland entered the Union, being the last State to do so. 1867—Nebraska admitted to the Union.		
61	2	Sat.	1729—Johnson and Garrick started from Litchfield to London as adventurers, the former having 2½d and the latter something less. 1841—The first daily paper started in Brooklyn. 1821—Missouri admitted to the Union.	98,100	18,200
62	3	Sun	1634—First colony of 200 Roman Catholics arrived at Potomac for the settlement of Maryland, under Lord Baltimore. 1845—Florida admitted into the Union. 1845—Iowa admitted to the Union. 1847—Wisconsin admitted to the Union. 1820—Maine admitted to the Union.	71,600	38,900
63	4	Mo.	1681—Charter of Pennsylvania signed by Charles II. 1789—First U. S. Congress assembled at New York. 1856—The Free State Legislature of Kansas assembled at Topeka.	699,900	603,200
64	5	Tu.	1770—Massacre at Boston.	79,900	56,000
65	6	Wd.	1854—Block of marble sent by the Pope as a contribution to Washington's monument, secretly destroyed at night.	842,100	83,900
66	7	Th.	1781—A British soldier jumped over the Palisades at Gibraltar, and succeeded in reaching the Spanish lines, waving his hat, although 1,143 musket balls were fired at him.	192,000	110,100
67	8	Fri.	1766—Bill repealing American Stamp Act received the Royal assent.	237,300	145,900
68	9	Sat.	1834—First snow in 240 years fell at Rome.	89,500	53,800
69	10	Sun	1683—First Assembly of Pennsylvania met at Chester. 1797—Albany made Capital of New York State.	115,300	70,200
70	11	Mo.	1797—Ladies Buckingham, Luttrell and Stewart fined for playing faro in London, on evidence of discharged servants.	275,100	177,600
71	12	Tu.	1612—Third Charter of Virginia granted. 1664—New York, New Jersey and Long Island granted to Duke of York, by his brother, Charles II.	85,500	58,700
72	13	Wd.	1798—A hairdresser at Newport, Eng., died from gluttony, for which he was buried in the highway.	275,200	193,500
73	14	Th.	1813—Red snow and hail, with red rain and dust, fell in Tuscany. 1855—Suspension Bridge, Niagara Falls, crossed first time by a train.	63,500	43,100
74	15	Fri.	1820—Maine entered the Union.	229,600	99,500
75	16	Sat.	1680—First Assembly of New Hampshire met at Portsmouth. 1691—Execution of Jacob Leisler, Governor of N. Y., by malcontents. 1802—Military institution established at West Point.	111,200	40,900
76	17	Sun	1808—Rupture of negotiations at Washington between the British Minister and the American Government.	70,200	27,800
77	18	Mo.	1754—First theatre established in New York closed. 1780—Congress resolved to burn all Continental money and issue $10,000,000 new money, redeemable in specie in six years.	270,400	120,300
78	19	Tu.	1719—Extraordinary meteor seen in Great Britain about 8 P. M., its light exceeding that of the sun at noonday.	94,700	55,200
79	20	Wd.	1727—Isaac Newton, philosopher, died, aged 84 years.	107,800	66,100
80	21	Th.	1845—Benjamin Bushe died at Greensport, Vt., aged 115 years.	99,600	71,000
81	22	Fri.	1832—Goethe died, aged 83. 1864—Nevada admitted to the Union.	138,800	59,000
82	23	Sat.	1776—Congress issued letters of marque and reprisal against England.	213,000	91,900
83	24	Sun	1782—Spain acknowledged the independence of the U. S.	217,400	99,300
84	25	Mo.	1694—Printing ordered to be introduced into New York. 1751—The year made to commence on January 1st, in England.	122,700	73,900
85	26	Tu.	1699—A whale, 56 feet long, killed in the Thames.	75,800	42,700
86	27	Wd.	1809—Eruption of Mount Ætna.	217,700	115,900
87	28	Th.	1799—New York passes a law for the gradual abolition of slavery.	204,500	111,100
88	29	Fri.	1783—A hill, 500 feet in height, carried four miles by the great Calabrian earthquake. 1794—J. B. V. Guillotine, supposed inventor of the guillotine, beheaded at Lyons, with his own invention.	232,700	140,800
89	30	Sat.	1638—New Haven, Conn., first settled. 1834—Rudolph Ackerman, who first introduced lithography and gas into London, died.	260,200	148,100
90	31	Sun	1851—John C. Calhoun died, aged 68.	155,900	77,300

INSURANCE STATISTICS FOR MARCH, 1877.

FIRE.		LIFE.	
Loss by Spec'l Hazards during month,	$4,421,500	Number of Life Insurance Policies that became claims during month.	1,022
Loss to Ins. Companies by Specials ..	2,624,400		
Total Loss by fires during month.....	6,293,700	Amount paid by Life Ins. Companies for death claims during month....	$2,610,043
Total loss by Ins. Cos. during month,	3,979,900		

What is the difference between a gaoler and a jeweler? One watches cells and the other sells watches.

1825. 1877.

THE

Pennsylvania Fire

INSURANCE COMPANY

OF PHILADELPHIA.

510 WALNUT STREET.

CAPITAL paid in Cash, -	$400,000.00
Reserve for all Liabilities, (Including Reinsurance,	762,910.55
Net Surplus, - - -	508,988.50
Total Assets, -	$1,671,899.05

DIRECTORS:

John Devereux, Daniel Smith, Jr.
Isaac Hazlehurst, Thomas Robins,
Thomas Smith. Henry Lewis,
J. Gillingham Fell, Daniel Haddock, Jr.
Franklin A. Comly.

JOHN DEVEREUX, . . PRESIDENT.
WM. G. CROWELL, ... SECRETARY.
JOHN L. THOMPSON, ... ASS'T-SEC'Y.

It is always wise to prepare for the season's business by judicious use of printer's ink. An announcement in the newspaper helps trade wonderfully. Try it and see.

APRIL, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of April, 1877.	
				Total.	Ins. Co's
91	1	Mo.	1764—A girl, aged 13, burned at Monmouth, for murdering her mistress, this being the last ex ecution by burning in England. 1789—Congress first meets un der f d ral Constitution.	$211,300	$99,000
92	2	Tu.	1743—Thomas Jefferson, third President of the United States, born.	111,100	77,800
93	3	Wd.	1761—All gibbets near London secretly cut down.	142,900	85,500
94	4	Th.	1704—*Boston News-Letter*, first paper in the U. S., appeared. 1774—Oliver Goldsmith d ed, aged 46. 1841—President Harrison died at Washington, aged 69 years.	401,300	214,700
95	5	Fri.	1830—The bill to remove the civil disabilities of the Jews introduced into the British Parliament. 1755—The first Turkish ship arrived at London.	66,400	39,800
96	6	Sat.	1855—Constitution of the new State of Deseret established by a peoples' convention at Salt Lake City, Utah.	202,600	149,300
97	7	Sun	1331—Dublin Castle, Ireland, burned. 1783—Ohio first settled at Marietta by a colony from New England.	121,000	67,100
98	8	Mo.	1353—Drury Lane theatre issued first play-bill, play commencing at 3 P. M. 1812—Louisiana entered the Union. 1879—Bosnia, Italy, suddenly sunk into the earth; 200 persons perished.	172,300	91,800
99	9	Tu.	1643—Abolition of holydays created an insurrection in London.	143,700	58,300
100	10	Wd.	1653—Oliver Cromwell, having turned out the Tory Parliament, locked the door upon them. 1816—Bank of the U. S. incorporated by Congress with a capital of $35,000, 00.	335,300	152,200
101	11	Th.	1783—First Commencement of Columbia College, N. Y. 1817—At Dartmoor, Eng., a man publicly sold his wife, with a rope around her neck, to her first lover, for two guineas.	929,100	528,900
102	12	Fri.	1738—The first power loom worked in Philadelphia.	200,400	107,100
103	13	Sat.	1783—Great riot in New York, occasioned by body-snatching. 1850—Pope Pius IX. returned to Rome.	154,300	65,200
104	14	Sun	1795—First boat passed through the locks and canals of Merrimack river.	233,500	100,700
105	15	Mo.	1791—First corner stone laid in District of Columbia, at Jones' Point. 1823—Michofsky, a Russian farmer, died at Pleskow, aged 165 years. 1865—President Lincoln assassinated.	74,000	29,700
106	16	Tu.	1631—Province of New Jersey offered for sale at $25,000.	149,100	70,000
107	17	Wd.	1734—Universal religious equality created by law in New York. 1831—The Black Sea opened to American vessels.	73,700	44,800
108	18	Th.	1833—New York General Banking Law enacted.	225,900	105,700
109	19	Fri	1782—Holland acknowledged the independence of the United States. 1824—Lord Byron died in Greece, aged 36.	125,400	67,800
110	20	Sat.	1777—First Constitution of N. Y. State adopted. 1833—A meteoric shower observed at Knoxville, Tenn.	83,600	57,100
111	21	Sun	1813—New York State Library established.	116,200	64,200
112	22	Mo.	1850—The last publication of the banns of marriage, in Massachusetts.	133,000	68,200
113	23	Tu.	1833—The then largest steam packets, *Great Western* and *Sirus*, arrive in New York, forming a new era in navigation.	75,100	45,100
114	24	Wd.	1775—John Quincy, Jr., died, aged 31 years.	111,900	53,100
115	25	Th.	1792—The first criminal execution by the guillotine, in France. 1849—The Parliament House and Library burned by a mob at Montreal.	143,000	69,700
116	26	Fri.	1831—Imprisonment for debt abolished in New York.	187,000	124 600
117	27	Sat.	1850—The *Atlantic*, first steamer of the Collins' line, sailed for Liverpool.	63,400	41,200
118	28	Sun	1797—Robert Parker hanged for burglary, at Knoxville, Tenn.	59,500	33,000
119	29	Mo.	1827—Rufus King died, aged 72 years.	303,300	145,500
120	30	Tu.	1637—The Puritans forbid by Royal Proclamation to emigrate to New England. 1815—A spot on the sun visible with the naked eye at Philadelphia. 1854—The first railroad opened in Brazil. 1803—Ohio admitted to the Union.	117,300	84,200

INSURANCE STATISTICS FOR APRIL, 1877.

FIRE.		LIFE.	
Loss by Spec'l Hazards during month,	$3,585,000	Number of Life Insurance Policies	
Loss to Ins. Companies by Specials ..	1 934,000	that became claims during month.	998
Total Loss by fires during m nth.....	5,433,200	Amount paid by Life Ins. Companies	
Total loss by Ins. Cos. during month.	3,341,700	for death claims during month....	$2,510,537

We do not choose our own parts in life, and have nothing to do with these parts. Our simple duty is confined to playing them well.

THE

LIVERPOOL AND LONDON AND GLOBE

INSURANCE COMPANY.

Capital Paid up, $1,228,200.00.

Fire Assets, . .	$7,963,556.20
Fire Liabilities, . .	2,841,420.33
Fire Surplus, . .	$5,122,135 87

Assets in the United States,	$3,652,063.33
Liabilities, " "	1,837,396.44
Surplus, . .	$1,814,666.89

NEW YORK OFFICE;

No. 45 WILLIAM ST., N. Y.

Resident Manager, . . J. E. PULSFORD.
Assistant Manager, . . ARTHUR PELL.
Deputy Ass't Manager, . CHARLES SEWELL.

Use what talent you possess. The woods would be very silent if no bird sang there but those who can sing best.

MAY, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of May, 1877. Total.	Ins. Co's
121	1	Wd.	1830—The *Comet* started on her first trip up the Arkansas, being the first steamboat that ascended that river.	$247,000	$134,800
122	2	Th.	1856—Charles Sumner savagely assaulted in the U. S. Senate by Senator Preston Brooks, for speaking against slavery.	211,900	82,600
123	3	Fri.	1810—Lord Byron swam the Dardanelles from Abydos to Sestos.	212,900	116,100
124	4	Sat.	1872—Horace Greeley nominated for the Presidency by the Cincinnati Convention.	285,700	131,700
125	5	Sun	1776—Congress declared the authority of England over the Thirteen Colonies abolished. 1821—Napoleon Bonaparte died at St. Helena, aged 52 years.	171,500	73,200
126	6	Mo.	1844—Fearful riot at Philadelphia.	202,800	119,400
127	7	Tu.	1872—Chief Justice Chase died, aged 65 years.	58,600	35,300
128	8	Wd.	1816—First U. S. Ship-of-the-line, the *Washington*, 74 guns put to sea. 1848—Hail storm in Charleston, S. C., some stones being 7¾ inches in circumference.	99,200	47,300
129	9	Th.	1805—Frederick Schiller, the German dramatist, died, aged 46 years.	179,300	99,700
130	10	Fri.	1649—Society formed in Massachusetts against wearing long hair. 1837—All the New York City banks stopped specie payment. 1849—The Macready-Forrest riot occurred in New York.	156,900	78,900
131	11	Sat.	1778—William Pitt, the English statesman died, aged 70 years.	105,300	56,300
132	12	Sun	1621—The first marriage occurred in the colony of Plymouth	133,200	96,600
133	13	Mo.	1731—Roger Byrne, the Irish giant, 8 ft. high, and weighing 578 pounds, died. 1835—Elizabeth Cook, wife of Captain Cook, the circumnavigator, died at London, aged 94.	509,800	443,000
134	14	Tu.	1731—Boundary line between New York and Connecticut settled. 1826—Sing Sing prison, N. Y., commenced.	268,900	173,500
135	15	Wd.	1775—Congress resolved to issue paper money. 1847—Daniel O'Connell, Irish statesman, died at Genoa, aged 71 years. 1855—The Universal Industrial Exhibition opened at Paris by Louis Napoleon.	175,700	92,000
136	16	Th.	1838—New York State Bank resumed specie payments.	245,900	80,700
137	17	Fri.	1841—250 feet of the defences of Quebec fell, killing thirty persons and ruining several buildings.	202,400	103,700
138	18	Sat.	1773—Boundary line between New York and Massachusetts settled.	88,900	44,400
139	19	Sun	1780—Dark day in New England; the people dined by candle light.	131,100	86,900
140	20	Mo.	1774—The British Parliament passed an act transporting all Americans to England for trial. 1800—Bonaparte passed Mt. St. Bernard on his march across the Alps. 1820—Henry Grattan, the Irish statesman, died, aged 74 years.	114,400	48,200
141	21	Tu.	1804—First interment in Pere la Chaise, Paris. 1855—Ship canal round the Falls of St. Mary's River, Mich., completed.	176,300	95,500
142	22	Wd.	1819—Steamer *Savannah* started from Savannah, Ga., for Liverpool, on the first passage of the Atlantic attempted by steam, arriving in Liverpool June 22d, having consumed her fuel in ten days.	255,100	155,200
143	23	Th.	1701—Captain Kidd executed at London 1851—Richard Lalor Shiel, the Irish statesman and dramatist, died, aged 54 years.	129,700	47,600
144	24	Fri.	1775—John Hancock elected President of Congress. 1833—John Randolph, of Roanoke, died, aged 60 years.	360,800	166,400
145	25	Sat.	1840—Singular phenomenon in Lake Erie, at Toledo, the water rising four feet above its ordinary level in the space of a few hours during a calm.	99,000	62,300
146	26	Sun	1865—End of the Confederate war.	285,200	87,300
147	27	Mo.	1840—Paganini, the great violinist, died, at Nice, aged 56 years. 1850—The Mormon Temple of Nauvoo destroyed by a hurricane.	109,300	46,000
148	28	Tu.	1818—First steamboat on Lake Erie (*Walk in the Water*) launched at Black Rock. 1843—Noah Webster died, aged 85.	118,100	70,200
149	29	Wd.	1866—General Winfield Scott died.	96,900	64,800
150	30	Th.	1804—Jefferson created the District of Mobile.	322,900	104,300
151	31	Fri.	1839—*Great Western*, steamship, arrived in New York from Bristol, in 13 days 8 hours, the shortest passage then across the Atlantic.	202,500	140,800

INSURANCE STATISTICS FOR MAY, 1877.

FIRE.		LIFE.	
Loss by Spec'l Hazards during month,	$4,390,200	Number of Life Insurance Policies	
Loss to Ins. Companies by Specials,...	2,303,800	that became claims during month,	1,001
Total loss by fires during month.....	5,957,200	Amount paid by Life Ins. Companies	
Total loss to Ins. Cos. during month,	3,184,700	for death claims during month,.....	$2,548,350

"What is the age of your little boy?" inquired a venerable gentleman of the mother of an impertinent youngster. "The sauce age, of course," replied the mother. The sage saw it.

HOME

INSURANCE COMPANY,

COLUMBUS. Ohio.

CAPITAL, . $250,000.00 | TOTAL ASSETS, . $484,713.36
NET SURPLUS (after deducting Liabilities and Reinsurance,) $113,862.36.

STATEMENT JANUARY 1, 1877.

Government Bonds, market value,	$102,800.77
Loans on first mortgage on improved real estate and interest accrued thereon,	129,298.77
Loans on collateral,	43.963.17
Cash in Bank,	41,905.84
Real Estate, unincumbered,	34,500.00
First mortgage R. R. bonds,	49,500.00
Cash in hands of Agents and in course of transmission,	53,150.85
City and township bonds,	15,980.00
Interest accrued on all loans other than mortgages,	5, 00.00
Due from other Companies for reinsurance,	4,837.32
Office furniture and fixtures,	3 277.41
	$484,713.36

LIABILITIES.

Losses in suspense,	$23,500.00
Reinsurance fund, being 50 per cent. of whole premium on policies in force,	97,351.00

LOSSES PAID SINCE ORGANIZATION, $2,500,000.

JOHN B. HALL, President. B. S. BROWN, Vice-President.
L. C. BUTLER, Secretary. H. N. HENDERSON, Ass't Sec'y.

NEW YORK OFFICE, 152 BROADWAY.

Better be alone than in bad company.

SCOTTISH COMMERCIAL

INSURANCE COMPANY,

GLASGOW, SCOTLAND.

FREDERIC J. HALLOWS, . . MANAGER.

UNITED STATES BRANCH,

Nos. 40 and 42 PINE STREET, New York.

E. W. CROWELL & W. T. READ, Resident Managers.

WESTERN DEPARTMENT,

WM. R. KERR, General Agent. | I. S. BLACKWELDER, Sup't of Agencies.

Chamber of Commerce Building, Third Street, St. Louis, Mo.

Betray no trust; divulge no secret.

JUNE, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of June, 1877. Total.	Ins Co's
152	1	Sat.	1785—John Adams, first American Ambassador to England, presented to the King. 1796—Tennessee admitted into the Union. 1868—Ex-President James Buchanan died, aged 77 years.	$482,500	$245,300
153	2	Sun	1855—Riot at Portland, Me., a crowd attempting to seize certain liquors claimed by the city.	114,900	55,700
154	3	Mo.	1840—The *Unicorn* arrived at Boston, being the first steamer between that port and Liverpool; passage, 18 days. 1861—Stephen A. Douglas died, aged 48 years.	248,900	129,200
155	4	Tu.	1792—First Legislature of Kentucky met.	103,800	62,700
156	5	Wd.	1790—Steamboat constructed by John Fitch steamed from Philadelphia to Trenton and back, this being the first successful experiment of the kind in the world—16 years before Fulton's triumph.	165,600	63,200
157	6	Th.	1762—Geo. Anson, the circumnavigator, died, aged 62 years.	173,900	70,200
158	7	Fri.	1843—Gen. Zachary Taylor nominated for the Presidency by the Whigs at Philadelphia	295,700	173,400
159	8	Sat.	1709—Paper money first issued in New York. 1845—Andrew Jackson, seventh President of the U. S., died, aged 78.	1 338.100	1.191.900
160	9	Sun	1625—First child of white parents born in Brooklyn. 1793—Eruption of the peak of Teneriffe—projected rocks 3,000 feet.	135,600	57,400
161	10	Mo.	1610—First Dutch emigrants landed at Manhattan. 1801—Tripoli declared war against the United States.	229,700	173,400
162	11	Tu.	1845—Theodore Dwight, who established the first daily paper in Albany, died, aged 81 years,	133,100	58,000
163	12	Wd.	1846—More than 6,000 persons driven from their homes by a conflagration in St. John's, Newfoundland.	84,200	54,400
164	13	Th.	1780—American Daughters of Liberty Society founded in Philadelphia to supply clothing for the American army.	115,300	58,400
165	14	Fri.	1792—The first bank in Connecticut established at Hartford.	144,600	83,100
166	15	Sat.	1811—A marine volcano burst through the sea near the Azores, where there had been 40 fathoms of water. 1836—Arkansas admitted into the Union.	239,300	141,400
167	16	Sun	1805—Eclipse of the sun, total at Philadelphia and other American cities.	98,400	41,900
168	17	Mo.	1761—The first "Navigation Canal" in England opened between Manchester and Worsley. 1825—Corner-stone of Bunker Hill Monument laid, in presence of Lafayette and other celebrities	106,900	95,100
169	18	Tu.	1764—First lighthouse on Sandy Hook put in operation. 1860—Stephen A. Douglas nominated for the Presidency.	249,600	208,400
170	19	Wd.	1720—At Tyburn, England, John Mathews was executed at the age of 18, for printing a political work while yet an apprentice.	77,800	64,700
171	20	Th.	1837—Michigan admitted as a State. 1819—The first steam vessel to cross the Atlantic arrived at Liverpool.	104,000	41,700
172	21	Fri.	1788—New Hampshire adopted the Federal Constitution.	114.800	62,900
173	22	Sat.	1861—Great fire in Tooley street, London; many lives lost, and $10,000,000 worth of property destroyed. Fire lasted a month.	67,800	36,900
174	23	Sun	1664—The Duke of York conveyed part of his tract in North America to Lord Berkley, thus originating New Jersey.	94,300	69,300
175	24	Mo.	1741—A daily mail in London first instituted. 1852—The first National Agricultural Convention met at Washington, D. C.	115,000	58,100
176	25	Tu.	1788—Virginia, the tenth State, entered the Union.	646,100	214,800
177	26	Wd.	1703—The act vacating extravagant grants of land in New York confirmed.	126,000	64,900
178	27	Th.	1832—Cholera appeared in New York.	165,600	101 100
179	28	Fri.	1809—First steamboat on Lake Champlain arrived at St. Johns, Canada, from Burlington, Vt. 1836—James Madison, fourth President of the U. S., died, aged 86.	179,700	103,000
180	29	Sat.	1843—Croton Aqueduct Bridge over the Harlem River, New York, completed, 1,400 feet long. 1850—Part of Table Rock, at Niagara, gave way. 1852—Henry Clay died, aged 75.	67,200	45,700
181	30	Sun	1835—Benj. Pritchard, the Kentucky Giant, died; weight 525 lbs.	101,600	76,400

INSURANCE STATISTICS FOR JUNE, 1877.

FIRE.

Loss by Spec'l Hazards during month,	$3,988,200
Loss to Ins. Companies by Specials...	2,350,100
Total loss by fires during month.....	6,318,000
Total loss to Ins. Co's during month,	3,902,600

LIFE.

Number of Life Insurance Policies that became claims during month,	1010
Amount paid by Life ins. Companies for death claims during month....	$2,536,630

"This country is settling rapidly," an Oregon man wrote to his friends in Iowa the day after a landslide carried away 260 acres of his farm and dumped it into a valley below.

McDONALD & BEDDALL,
Managers
Metropolitan District,
56 WALL STREET,
NEW YORK.

CHARLES R. KNOWLES,
Manager for
State of New York,
(Except Metropolitan District),
ALBANY, N. Y.

FOSTER & SCULL,
Managers for
Massachusetts, Connecticut, Rhode Island, New Hampshire, Maine, Vermont.
53 DEVONSHIRE STREET, Boston, Mass.

PROUD & CAMPBELL,
Managers for
MARYLAND, VIRGINIA,
N. Carolina, Dist. Columbia,
No. 1, Rialto Building, Baltimore, Md.

1845. 1877.

ROYAL

INSURANCE CO., OF LIVERPOOL AND LONDON.

STATEMENT, JANUARY 1st, 1877.

GROSS ASSETS (Fire and Life) **$19,434,489.89**

Liabilities (Fire and Life)		
Unpaid Losses (Fire)	$286,950.35	
Reinsurance Reserve (Fire)	2,086,808.53	
Reclaimable under Perpetual Fire Policies	17,380.18	
Reinsurance Fund and all other Liabilities (except Capital), under the Life Department	10,061,250.00	
All other Liabilities	198,131.03	12,600,520,09
Subscribed Capital, $9,651,500 of which there is paid up in cash	$1,447,725.00	
Net Surplus	5,386,244.80	
Surplus for Policyholders		6,833,969.80
Gross Assets, Fire and Life, as above		**$19,434,489.89**

UNITED STATES BRANCH.

Assets, Fire ($2,017,387.50. U. S. Government Stocks)	$2,430,554.48
Liabilities, including Reinsurance	1,249,392.01
SURPLUS,	**$1,181,162.47**

JOHN H. McLAREN, Chief Manager,
LIVERPOOL.

CHAS. H. CASE,
Manager for
Illinois, Michigan, Wisconsin, Minnesota, Kansas, Missouri, Iowa, Colorado, Nebraska,
129 LA SALLE STREET,
CHICAGO.

GEORGE WOOD,
Manager for
Pennsylvania, New Jersey, Delaware,
226 WALNUT STREET,
PHILADELPHIA.

JOHN S. LAW & SON,
Managers for
Ohio, Indiana,
West Virginia,
CINCINNATI, OHIO.

BARBEE & CASTLEMAN,
Managers for
Kentucky, Tennessee, Texas, Florida, Georgia, Alabama, S. Carolina, Arkansas,
LOUISVILLE, KY.

Every man is said to have at least one opportunity to acquire wealth. In the case of a newspaper man, this opportunity comes on the 29th of February every year except leap year.

JULY, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of July, 1877. Total.	Ins Co's
182	1	Mo	1820—Toll first demanded on Erie Canal.	$125,600	$81,800
183	2	Tu.	1855—The Legislature of Kansas organized at Pawnee. Thos. Johnson, President of Council; John H. Stringfellow, Speaker of the House.	90,400	52,400
184	3	Wd.	1853—Commodore Perry's expedition.	106,100	56,900
185	4	Th.	1804—John Adams, the second, and Thos. Jefferson, third President, died, the former aged 91, and the latter 83 years. 1851—James Munroe, fifth President, died, aged 75.	330,900	188,000
186	5	Fri.	1817—The gold sovereign of England first put in circulation.	119,800	64,700
187	6	Sat.	1790—A vault discovered at Donaden, Ireland, 12 ft. by 8, and 6 ft. 3 in. deep, containing a stone coffin, in which was a skeleton 8 ft. 3½ inches long. By the side of the coffin was a spear 7 ft. in length; also two brass urns, with the sun and moon engraved upon them.	288,100	114,700
188	7	Sun	1816—Richard Brinsley Sheridan, an English dramatist, wit and orator, died.	103,400	72,400
189	8	Mo.	1850—The Alabama Historical Society organized at Tuskaloosa.	48,300	33,400
190	9	Tu.	1803—The great tower over Westminster Abbey burned. 1850—Zachary Taylor, President, died in office, aged 65.	56,800	36,300
191	10	Wd.	1689—David Gardiner, the first white child born in Connecticut, died at Hartford.	48,900	26,700
192	11	Th.	1797—Died, Chas. Macklin, an Irish actor and dramatic author, aged 107 years. 1811—Earthquake at the Azores; an island formed where the water had been 30 fathoms deep.	53,200	27,000
193	12	Fri.	1776—Capt. Cook sailed on his third and last voyage of discovery. 1823—The first steamboat appeared at Calcutta.	105,500	56,500
194	13	Sat.	1750—The excessive heat caused the fish in the Thames to assemble in shoals under the bank, where they were easily caught.	122,400	63,500
195	14	Sun	1789—Destruction of the Bastile, Paris. 1853—The Crystal Palace opened at New York by the President.	154,200	87,300
196	15	Mo.	1807—Joseph McKeen, first president of Bowdoin College, died.	103,100	47,500
197	16	Tu.	1849—Frost seen at Pittsfield; the thermometer stood at 90 the day before.	153,100	56,300
198	17	Wd.	1786—Thirteen elm trees removed by a storm 200 yards, where they took root.	281,000	128,600
199	18	Th.	1820—The first chain bridge in England thrown over the Tweed. 1854—A negro woman died in Virginia, aged 140 years.	253,900	162,200
200	19	Fri	1849—The excavation through the rock at Little Falls completed for the passage of the Utica and Schenectady R. R.	139,700	57,100
201	20	Sat.	1852—Obsequies of Henry Clay celebrated with great pomp at New York.	54,000	36,900
202	21	Sun	1796—Robert Burns, the Scottish poet, died, aged 37 years.	48,600	36,200
203	22	Mo.	1686—The city of Albany incorporated. 1868—Wyoming Territory organized.	2,751,100	90,500
204	23	Tu.	1765—In Lapland, 120 reindeer struck dead by lightning. 1816—The *Enterprise*, the first steamship ever seen at Charleston, S. C., arrived at that port.	66,400	34,600
205	24	Wd.	1830—At Boston at noon the thermometer stood at 95; at sundown at 50, and fires were made for comfort.	198,400	14,800
206	25	Th.	1833—James Martin, a soldier of the Revolution, died at Knoxville, aged 105.	287,300	95,900
207	26	Fri.	1775—Congress first established a Post-office, and appointed Franklin Postmaster.	139,500	73,800
208	27	Sat.	1866—The Atlantic Cable telegraph completed.	76,800	36,900
209	28	Sun	1789—The Pittsburgh *Gazette*, the first newspaper west of the Alleghanies, appeared.	138,000	74,900
210	29	Mo.	1794—Seventy-one members of the Municipality of Paris guillotined.	75,900	48,600
211	30	Tu.	1845—Zynthia Brown, the Kentucky giantess, 7 ft. high, died at Flemingsburg, Ky.	148,500	79,000
212	31	Wd.	1786—A booth at Montpelier, France, where a play was being performed, fell and killed 500 persons.	119,000	88,500

INSURANCE STATISTICS FOR JULY, 1877.

FIRE.		LIFE.	
Loss by Spec'l Hazards during month,	$6,196,600	Number of Life Insurance Policies	
Loss to Ins. Companies by Specials ..	1,613,000	that became claims during month.	968
Total Loss by fires during month.....	7,182,900	Amount paid by Life Ins. Companies	
Total loss by Ins. Cos. during month,	2,123,900	for death claims during month....	$2,432,745

Post-mortem kindnesses do not cheer the burdened spirits. Flowers on the coffin cast no fragrance backward over the weary days.

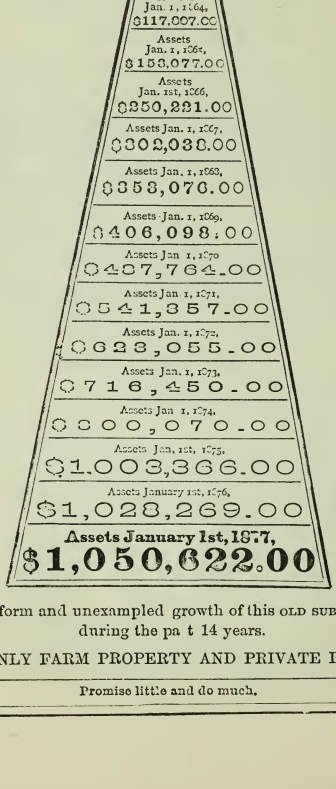
PYRAMID

OF THE

AGRICULTURAL

INSURANCE COMPANY

OF WATERTOWN, N. Y.



Capital Stock, $200,000.00

Re-insurance Reserve. $661,307.73

Net Surplus, $189,315.03

Showing the uniform and unexampled growth of this OLD SUBSTANTIAL COMPANY during the pa t 14 years.

INSURES ONLY FARM PROPERTY AND PRIVATE RESIDENCES.

Promise little and do much.

AUGUST, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of August, 1877. Total.	Ins. Co's
213	1	Tu.	1763—Boston merchants entered into a non-importation agreement against Great Britain.	$111,100	$45,500
214	2	Wd.	1814—The remarkable steeple of Kilwinning, in Scotland, fell. It was built in 1140.	113,900	56,200
215	3	Th.	1732—The first stone of the Bank of England laid. 1857—Eugene Sue, author of the *Wandering Jew*, died, aged 49.	354,000	158,500
216	4	Fri.	1836—The famous bell of Moscow, the largest in the world, weight 444,000 lbs., raised from the ground. 1842—John Banim, the popular Irish novelist, died, aged 44 years.	132,000	92,200
217	5	Sat.	1816—First State election held in Indiana.	197,000	71,600
218	6	Sun	1674—Thomas Willet, first Mayor of New York, died.	133,400	85,700
219	7	Mo.	1848—The great comet, whose revolution occupies 292 years, passed in its perihelion in July, and was first seen on this day by a gentleman in Altoona.	161,400	69,900
220	8	Tu.	1856—Mrs. Mathews (Madame Vestris) died in London, aged 59.	477,300	252,400
221	9	Wd.	1787—The ship *Columbia* and sloop *Washington* sailed from Boston for Northwestern America and China. They were the first American vessels to circumnavigate the globe. 1844—Imprisonment for debt abolished in England.	163,000	105,600
222	10	Th.	1802—The sea at Teignmouth, England, rose and fell two feet in ten minutes, which was repeated several times.	96,600	32,300
223	11	Fri.	1772—A charged cloud, at Java, de troyed 2,000 persons.	133,900	66,500
224	12	Sat.	1822—Robert Stewart, Lord Castlereagh committed suicide by opening the jugular vein with a penknife 1830—The first American railroad completed, between Albany and Schenectady.	124,200	61,100
225	13	Sun	1851—Litchfield, Conn., celebrated its 100th anniversary.	117,600	68,300
226	14	Mo.	1776—Constitution of Maryland adopted. 1870—Admiral David Farragut died, aged 69 years.	87,300	47,800
227	15	Tu.	1769—Napoleon Bonaparte born at Ajaccio, Corsica. 1771—Sir Walter Scott born at Edinburgh.	116,300	59,600
228	16	Wd.	1792—The first theatre opened in Boston, called the "New Exhibition Room." 1825—The Northern Sea discovered by Captain Franklin.	103,300	37,300
229	17	Th.	1830—Lafayette made Marshal of France.	67,000	24,600
230	18	Fri.	1587—The first English child born in America at Roanoke, Va. 1833—First U. S. exploring expedition sailed, under Com. Wilkes.	116,700	15,200
231	19	Sat.	1317—Sir Walter Raleigh sailed from Cork, Ireland, with 14 vessels on his last voyage. 1692—Five persons executed for witchcraft at Salem, Mass.	103,700	68,800
232	20	Sun	1753—Thomas Winslow, a native of Ireland died, aged 146.	149,600	97,500
233	21	Mo.	1621—A cargo of marriageable ladies—1 widow and 11 maids—consigned, at London, to Virginia, to be sold for tobacco, at the rate of 120 lbs. of the best leaf for each. 1855—The famous Charter Oak, at Hartford, Conn., blown down in a storm.	92,600	43,800
234	22	Tu.	1851—The yacht *America* won the "Cup of all Nations," at Cowes, England.	165,000	79,600
235	23	Wd.	1693—The first printing executed at New York was a proclamation of Gov. Fletcher bearing this date.	67,300	43,100
236	24	Th.	1657—New York confirmed to England by the peace of Breda.	174,100	81,000
237	25	Fri.	1725—A Hungarian picture of this date has this inscription: "John Roven, in the 172d year of his age, and his wife, Sarah, in the 164th year of her age. They have been married 147 years. Their children, 2 sons and 2 daughters, yet live, the youngest being 116 years old."	93,500	52,400
238	26	Sat.	1765—Great Stamp Act Riot in Boston.	87,600	67,900
239	27	Sun	1630—The first church founded at Boston and Charlestown.	105,100	55,100
240	28	Mo.	1858—The work of laying the submarine cable from Cape May to Cape Breton commenced.	127,000	67,000
241	29	Tu.	1816—Scheta, the celebrated astronomer of Lilienthal, died.	103,200	65,000
242	30	Wd.	1832—18,000 deaths in Paris, from cholera, since March.	89,800	44,900
243	31	Th.	1853—A Roman circus of great size discovered at Tours, France.	411,600	99,300

INSURANCE STATISTICS FOR AUGUST, 1877.

FIRE.		LIFE.	
Loss by Spec'l Hazards during month,	$3,156,100	Number of Life Insurance Policies that became claims during month,	888
Loss to Ins. Companies by Specials,....	1,431,400		
Total loss by fires during month.....	4,590,000	Amount paid by Life Ins. Companies for death claims during month,....	$2,245 544
Total loss to Ins. Cos. during month.	2,203,200		

Life is too short to nurse one's misery. Hurry across the lowlands, that you may linger longer on the mountain tops.

THE

PHENIX

Insurance Company, of Brooklyn, N. Y.

OFFICES:

Nos. 12 & 14 COURT STREET, BROOKLYN.
No. 98 BROADWAY, BROOKLYN, E. D.
And in the City of New York,
WESTERN UNION BUILDING, BROADWAY, cor. Dey St.

January 1, 1877.

CAPITAL PAID IN CASH, . .	$1,000,000.00
RESERVE FOR ALL LIABILITIES, INCLUDING RE-INSURANCE, . .	906,556.70
NET SURPLUS, ...	886,346.22
Total Assets, . . .	**$2,792,902.92**

The assets of the Phenix are larger than those of any other Brooklyn Company, and it continues to insure against loss or damage by Fire, or against Marine Losses, on the most favorable terms,

NOT TOO OLD TO BE FORGOTTEN,

That the PHENIX INSURANCE COMPANY passed safely through the destructive conflagrations of CHICAGO and BOSTON, paying losses in full, amounting in the aggregate to nearly a MILLION of DOLLARS, without assessing its Stockholders or passing any dividend in consequence of said disasters, which may certainly be deemed as having been well tested and not found wanting.

STEPHEN CROWELL, President. PHILANDER SHAW, Vice-President.
WILLIAM R. CROWELL, Secretary. EDWARD HASLEHURST, Sec'y Brooklyn Dept.
Eastern Department—JAMES A. MACDONALD, At NEW YORK Office.
Western and Southern Dep't—T. R. BURCH, Gen'l Agent, No. 160 La Salle Street, CHICAGO.

In "Uncle Consider's temperance lecture," Eli Perkins condenses all that can be said against the use of liquor in the single clause, "Get the best of whiskey, Eli, and whiskey will get the best of you."

SEPTEMBER, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of September, 1877. Total.	Ins Co's
244	1	Sun	1682—William Penn, with 100 others, sailed from England in the *Vulcan*. 1851—Railroad inaugurated from Moscow to St. Petersburg	$76,000	$50,000
245	2	Mo.	1862—Hail, 7 feet deep, fell at Market Laverton, England.	183,000	99,700
246	3	Tu.	1658—Oliver Cromwell died, aged 59 years. 1783—Definitive articles of peace signed at Paris, between England, France, Spain and the United States.	612,100	268,700
247	4	Wd.	1800—Cayuga Bridge over the lake finished.	180,500	139,700
248	5	Th.	1774—The first Congress met at Philadelphia.	111,000	33,200
249	6	Fri.	1620—The Mayflower sailed from Plymouth, England, for America.	98,800	28,700
250	7	Sat	1820—Great solar eclipse in England. 1850—Bill passed admitting California as a State, and Utah as a Territory.	126,600	71,400
251	8	Sun	1636—Harvard College founded at Cambridge.	154,400	71,400
252	9	Mo.	1776—United States first so called. 1853—The remnant of "Table Rock" fell, at Niagara. 1867—General amnesty proclaimed by the President.	80,700	55,700
253	10	Tu.	1771—Mungo Park born. 1802—A lunar rainbow seen in Derbyshire, England.	52,000	28,400
254	11	Wd.	1833—10,000 deaths from cholera in the City of Mexico, since 5th of August last.	40,200	30,200
255	12	Th.	1609—Hudson commenced his voyage from New York up the river which bears his name. 1850—The Fugitive Slave bill passed.	395,300	213,100
256	13	Fri.	1759—Quebec stormed and taken by the British. 1831—Albany and Schenectady Railroad, the first in New York State, opened.	202,000	168,200
257	14	Sat.	1836—Aaron Burr, third Vice-President of U. S., died, aged 81. 1852—Duke of Wellington died, at Walmer Castle, England, aged 83.	73,300	42,300
258	15	Sun	1829—Slavery abolished in Mexico. 1849—Strauss, the musical composer, died at Vienna, aged 45 years.	66,100	36,500
259	16	Mo.	1785—At midday, at Quebec, the darkness was so great no person could see to read. 1833—Boundary line settled between New York and New Jersey.	31,900	17,100
260	17	Tu.	1758—The first theatre in New York opened, in Nassau Street, by Lewis Hallam. 1855—Corner-stone of public library laid in Boston.	122,400	69,500
261	18	Wd.	1792—The southeast corner-stone of the north wing of the Capitol laid by Geo. Washington.	78,000	43,000
262	19	Th.	1471—The first book known to have been printed in the English language bears this date, and is entitled "The Recuyell of the Historie of Troy."	250,600	107,400
263	20	Fri.	1736—John Bernardi died in Newgate prison, aged 79. He had been confined 40 years on the false charge of plotting the assassination of William III.	180,500	85,400
264	21	Sat.	1803—Robert Emmet hanged in Dublin, for high treason, aged 23 years. 1832—Sir Walter Scott died, aged 61 years,	322,500	169.700
265	22	Sun	1692—Two men and seven women executed at Salem for witchcraft. one being pressed to death for standing mute.	125,300	29,700
266	23	Mo	1737—Hebrews disfranchised by the New York Legislature.	140,900	84,200
267	24	Tu.	1693—Bayonets first used on loaded muskets at the battle of Turin, being first constructed at Bayonne in 1620.	1,126.600	83,000
268	25	Wd.	1815—First daily paper started in Albany. 1839—Treaty between France and Texas signed at Paris.	205,800	89,200
269	26	Th.	1776—Congress appointed Silas Deane, Benj. Franklin, and Thos. Jefferson, Commissioners to the Court of France. 1789—Edmund Randolph commissioned the first Attorney-General of the U. S.	121,400	84,600
270	27	Fri.	1799—Rome surrendered to the British.	934,400	647,600
271	28	Sat.	1670—The London Royal Exchange, having been rebuilt, was re-opened.	77,700	46,000
272	29	Sun	1604—The act of King James against witches went into operation.	203,400	181.800
273	30	Mo.	1630—Isaac Johnson, one of the principal founders of Boston, died. The first cemetery in that city was laid about his grave. The spot is now built upon, being bounded by Tremont, Cornhill, Court, and School streets.	330,300	179,200

INSURANCE STATISTICS FOR SEPTEMBER, 1877.

FIRE.

Loss by Spec'l Hazards during month,	$5,009,300
Loss to Ins. Companies by Specials...	2,291,500
Total loss by fires during month.....	6,709,500
Total loss to Ins. Co's during month,	3,254,600

LIFE.

Number of Life Insurance Policies that became claims during month,	921
Amount paid by Life ins. Companies for death claims during month....	$2,330,379

To have ideas is to gather flowers. To think is to weave them into garlands.

German-American

Insurance Company

OF

NEW YORK.

No. 179 BROADWAY.

Gross Assets, January 1st, 1877,		$2,226,552.97
Reserve for unearned Premiums,	$496,389.36	
Other Liabilities	78,326.00	
Capital paid in Cash	1,000,000.00	
Net Surplus	651,837.53	
		$2,226,552.97

E. OELBERMANN, PRESIDENT.

JAMES A. SILVEY, Secretary. JOHN W. MURRAY, Vice-Prest.

THOS. F. GOODRICH, Secretary Agency Dep't.

JOHN MARR, General Agent. JAMES NOXON, Special Agent.

EUGENE CARY, Manager Western Dep't, Chicago. JOHN S. BELDEN, Ass't Manag'r.

BARBEE & CASTLEMAN, Managers Southern Dep't, Louisville, Ky.

FARNSWORTH & CLARKE, Managers Pacific Dep't, San Francisco, Cal.

REPRESENTED IN ALL THE LEADING AGENCIES

THROUGHOUT THE COUNTRY.

LIVING THINGS IN THE EAR—Lay the patient on his side with affected ear uppermost; fill the ear with water or sweet oil, which will float out the obstruction.

OCTOBER, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of October, 1877. Total.	Ins. Co's
				$224,500	$119,200
274	1	Tu.	1807—The first steamboat left New York for Troy, making 5 miles an hour.		
275	2	Wd.	1780—John Andre hanged in Tappan, N. Y., as a spy.	284,900	145,900
276	3	Th.	1691—The English and Irish war ended by the fall of Limerick.	269 100	123,500
277	4	Fri.	1780—The ships *Revolution* and *Discovery*, under the circumnavigators, Cook and Clark, returned, but without either of their commanders both being dead.	154,300	102,500
278	5	Sat.	1733—*Zenger's Weekly Journal*, the second paper in New York issued.	205,300	125,700
279	6	Sun	1783—The treaty between the U. S. and Great Britain proclaimed.	190,200	92,000
280	7	Mo.	1765—First Congress of American Colonies met in New York. 1847—Edgar A. Poe died, aged 37.	221,500	201,500
281	8	Tu.	1793—John Hancock, a master spirit of the American Revolution, died, aged 56 years. 1822—The first boats passed from the West and North through the Erie and Champlain Canals, to Albany.	126,900	69,600
282	9	Wd.	1642—The first commencement held at Harvard College.	47,900	24,000
283	10	Th.	1800—Explosion of an infernal machine intended to kill Napoleon as he went to the opera; 20 persons killed and 53 wounded. Napoleon escaped because his coachman was intoxicated, and drove faster than usual.	132,700	70,100
284	11	Fri.	1791—The Bank of Providence, the first bank in Rhode Island, began to discount.	281,600	122,600
285	12	Sat.	1822—Independence of Brazil, under Don John, proclaimed. 1870—Gen. Robt. E. Lee died, aged 62.	152,100	83,800
286	13	Sun	1754—Jacob Powell, who weighed 560 lbs., and whose body was four yards in circumference, died. Sixteen men were required to carry the body to the grave.	65,900	36,700
287	14	Mo.	1761—Volcanic phenomena seen in Worcester, England. 1845—Wm. Pidgeon died in Bladen, S. C., aged 123.	149,100	71,000
288	15	Tu.	1634—A party of 60, after a journey of 14 days through the wilderness, settled at Hartford, Conn.	52,000	24 900
289	16	Wd.	1725—First newspaper published in New York. 1817—Kosciusko, the famous Polish general, died in Switzerland, aged 71 years.	45,700	31,900
290	17	Th.	1839—Delaware and Chesapeake Canal opened.	282,800	204,500
291	18	Fri.	1631—Corn made a legal tender in Massachusetts, unless money or beaver were expressly stipulated. 1871—European and North American Railway opened at Bangor, Me.	111,000	88,400
292	19	Sat.	1762—Darkest day ever known in Detroit. 1810—The French burned all the British merchandise in the country.	62,200	32,500
293	20	Sun	1815—Great hurricane at Jamaica, which lasted three days and destroyed 100 vessels.	51,000	24,100
294	21	Mo.	1805—Battle of Trafalgar.	76,700	44,100
295	22	Tu.	1757—Alum first discovered in Ireland. 1850—The City Council of Chicago passed a resolution nullifying the Fugitive Slave law.	54 500	33,200
296	23	Wd.	1667—The foundation stone of the first pillar of the Royal Exchange, London, laid by the King. 1679—The "Meal Tub Plot" discovered in England.	208,800	161,800
297	24	Th.	1682—William Penn, with 100 colonists, landed at Newcastle, Del. 1852—Daniel Webster died at Marshfield, aged 70.	96,000	75,800
298	25	Fri.	1780—John Hancock chosen first Governor of Massachusetts. 1826—The first daily paper at Rochester started.	149,600	71,500
299	26	Sat.	1831—Cholera first appeared in England, at Sunderland. 1850—The Northwest Passage discovered by Capt. McClure.	104,000	85,000
300	27	Sun	1492—Columbus discovered Cuba, and made a landing on the following day.	222,800	128,200
301	28	Mo.	1652—William Mead, an English physician, died, aged 149. 1704—John Locke, the philosopher, died.	90,400	37,500
302	29	Tu.	1825—The first boat on the Erie Canal reached Buffalo.	105 000	54,600
303	30	Wd.	1813—Sarah Rodgers, a celebrated painter, died at Philadelphia.	178,500	96,100
304	31	Th.	1838—Noah Webster, an eminent philanthropist, and founder of the Massachusetts Peace Society, died.	109,400	84,600

INSURANCE STATISTICS FOR OCTOBER, 1877.

FIRE.

Loss by Spec'l Hazards during month,	$1,970,200
Loss to Ins. Companies by Specials...	3,193,200
Total loss by fires during month.....	4,507.400
Total loss to Ins. Cos. during month,	2,666.600

LIFE.

Number of Life Insurance Policies that became claims during month,	919
Amount paid by Life Ins. Companies for death claims during month....	$2.332,894

"Are these soaps all one scent?" inquired a lady of a juvenile salesman. "No, madam; they are all 10 cents," replied the innocent youngster.

WATERTOWN

FIRE

INSURANCE COMPANY,

WATERTOWN, N. Y.

Insures Residence Property Against

FIRE AND LIGHTNING.

January 1, 1877.

Cash Capital,	$200,000.00
Cash Assets,	725,819.08
Reinsurance Fund,	433,602.72
Net Surplus,	64,754.72

HON. WILLARD IVES,	PRESIDENT.
U. S. GILBERT,	VICE-PRESIDENT.
JESSE M. ADAMS,	SECRETARY.
C. H. WAITE,	GENERAL AGENT.

NEW YORK OFFICE:

No. 141 BROADWAY,

SATTERLEE & SMITH, Agents.

NOVEMBER, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS,

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of November, 1877. Total.	Ins Co's
305	1	Fri.	1771—John Eyre, of England, sentenced to "transportation" for stealing a few quires of paper. He was worth £30,000, yet committed and confessed the deed.	$184,100	$94,400
306	2	Sat.	1656 A. M.—The Jews place the beginning of the flood on this day.	144,400	84,200
307	3	Sun	1680—The great comet of this year approached so near the earth as in many cases to occasion some alarm.	118,100	83,500
308	4	Mo.	1749—A ball of fire burst about forty yards above the British ship *Montague*, greatly injuring the ship. The ball was first visible about three miles from the ship, at midday, and rose before it burst.	122,000	94,000
309	5	Tu.	1605—The Guy Fawkes gunpowder plot discovered.	59,500	28,400
310	6	Wd.	1460—John Falstaff (Shakespeare's Falstaff), a brave English general, died, aged 80 years.	149,700	129,300
311	7	Th.	1856—The first marriage of a Hindoo widow celebrated at Calcutta.	419,800	346,500
312	8	Fri	1808—A Mr. Dowler, of Towcester, England, completed a pedestrian performance of 500 miles in 7 days.	68,500	45,800
313	9	Sat.	1799—Bonaparte made Emperor of France.	140,900	102,700
314	10	Sun	1657 A. M.—The waters of the Deluge are said to have subsided on this day. 570—Birthday of Mohamet, as settled by the Benedictines.	253,500	153,600
315	11	Mo.	1835—Great tempest on Lake Erie. A number of lives and vessels lost. The water rose higher at Buffalo than ever before.	82,300	38,400
316	12	Tu.	1589—Frst appointment of a licenser of stageplays, in London.	430,100	282,400
317	13	Wd.	1833—Remarkable meteoric phenomena, which extended over North America, the entire vault of heaven being covered with myriads of fire balls, resembling sky-rockets, and showers of fiery snow driven with inconceivable velocity to the northwest. It was observed again on this day, 1837, in New York and New Haven.	204,800	86,300
318	14	Th.	1827—Thomas Addis Emmet, an eminent Irish lawyer, died in New York, aged 63. 1832—Charles Carroll, of Carrolton, died, aged 96.	926,500	859,100
319	15	Fri.	1695—In Limerick and Tipperary, Ireland, a shower of matter fell resembling grease, and was gathered into pots by some of the inhabitants. When placed on the hand it melted, but placed by the fire it dried and became hard, emitting an offensive odor.	193,000	123,800
320	16	Sat.	1847—Poland blotted from among the nations of Europe.	146,000	65,000
321	17	Sun	1601—Trial of Sir Walter Raleigh for treason.	568,000	463,400
322	18	Mo.	1785—Mrs. Kelly, the noted Irish *fairy*, being only 34 inches long, died. Her child which only lived a few hours, was 22 inches.	126,800	62,700
323	19	Tu.	1703—The Iron Mask (*Masque de Fer*) died at the Bastile, Paris, after an imprisonment of 42 years. 1789—Junction of the Thames and Severn Rivers, England, by a canal.	810,900	483,900
324	20	Wd.	1789—North Carolina adopted the Federal Constitution.	77,200	25,700
325	21	Th.	1777—Congress recalled Silas Deane from Paris, and appointed John Adams to succeed him.	153,600	137,600
326	22	Fr.	1798—Theobald Wolfe Tone, an Irish patriot, committed suicide in prison.	209,700	134,500
327	23	Sat.	1849—The bones of Col. John Dixwell, the regicide, were removed from the grave in New Haven, where they were deposited in 1688 and reinterred, with a view to the erection of a monument over them	126,900	40,000
328	24	Sun	1572—John Knox, the celebrated Scottish reformer, died, aged 67. 1814—Treaty of peace signed at Ghent, between England and America.	104,800	55,200
329	25	Mo.	1816—The new theatre at Philadelphia illuminated by gaslight, being the first theatre on this continent thus illuminated.	80,200	71,700
330	26	Tu.	1703—Eddystone lighthouse blown down.	73,900	31,300
331	27	Wd.	1627—A luminous stone, or meteorolite, weighing 57 lbs., fell on Mount Voison, in Provence, under a clear sky.	259,000	214,800
332	28	Th.	1859—Washington Irving died, aged 76 years.	157,900	85,600
333	29	Fri.	1814—The first newspaper—the London *Times*—printed by steam power. 1872—Horace Greeley died, aged 60 years.	155,500	88,000
334	30	Sat	1861—Jefferson Davis elected President of the Confederate States for six years.	244,700	132,000

INSURANCE STATISTICS FOR NOVEMBER, 1877.

FIRE.		LIFE.	
Loss by Spec'l Hazards during month,	$4,804,900	Number of Life Insurance Policies that became claims during month,	961
Loss to Ins. Companies by Specials...	3,188,400		
Total loss by fires during month.....	6,791,800	Amount paid by Life Ins. Companies for death claims during month....	$2,352, 652
Total loss to Ins. Cos. during month,	4,643.800		

Make sunlight! The world at best is dark enough. Do what you can to make it more cheerful and happy.

18th Annual Statement, January 1, 1877.

AMERICAN INSURANCE CO.,

CHICAGO, ILLINOIS.

Organized A. D. 1859.

Policies issued upon the Stock and Installment Plan. Insurance confined to Dwelling Houses, Private Barns, their Contents, Farm Property, Churches and School Houses. No policies written on property situated in Chicago or any large city. Number of Policies written from 1859 to 1877, 260,723; in force, 152,654.

CASH CAPITAL, $200,000.

Total Cash Assets, ...	$882,027.92
Reinsurance Reserve and all other liabilities, .	450,385.27
Cash Surplus as regards Policyholders . .	$431,642.65
Deduct Capital, ...	200,000.00
Cash Surplus as regards Stockholders, . .	$231,642.65
Installment Notes on hand, Jan. 1st. 1877,	$1,711,631.95
Losses paid from 1872 to 1877 .	1,112,638.40

DIRECTORS.

H. Z. CULVER, CHAS. L. CURRIER, HON. J. M. BAILEY, R. B. CURRIER, HON. WM. H. BRADLEY, D. A. KNOWLTON, Jr. LOYAL L. MUNN. NICHOLAS KRANSZ. HON. H. N. HIBBARD. M. A. HOYNE, WM. H. OVINGTON,

OFFICERS.

H. Z. CULVER, President.
HON. H. N. HIBBARD, Vice-President.
CHAS. L. CURRIER, Secretary. M. A. HOYNE, Treasurer.
R. B. CURRIER, General Agent.

Assume all men to be honest whom you do not know; but never put it in any one's power to cheat you in case he be a rogue.

DECEMBER, 1878.

CHRONOLOGICAL RECORD OF NOTABLE EVENTS.

Day of Year.	Day of Month.	Day of Week.		Losses by Fires in the United States each day of December, 1876. Total.	Ins. Cos
335	1	Sun	1848—Hungary declared herself an independent Republic.	$500,100	$319,800
336	2	Mo.	1791—Henry Flood, the famous Irish orator, died, aged 59 years. 1804—Napoleon Bonaparte inaugurated Emperor of France.	149,000	83,600
337	3	Tu.	1775—The Continental flag displayed for the first time, on board the flag ship of Esek Hopkins. 1815—John Carroll, first Catholic Bishop in the U. S., died, aged 89 years. 1818—Illinois admitted into the Union.	314,500	104,600
338	4	Wd.	1642—Cardinal Richelieu died, aged 57 years. 1819—Alabama admitted into the Union.	98,100	69,300
339	5	Th.	1036—Macbeth, usurper of the Scottish throne, slain by Macduff, after a reign of 17 years.	399,600	164,100
340	6	Fri	1790—Kentucky was erected into an independent state.	156,700	89,700
341	7	Sat.	1788—Delaware ratified the Constitution of the United States, being the first State to do so. 1835—The railroad from Nuremburg to Furth, the first in Germany, opened.	88,000	50,300
342	8	Sun	1828—The first deposit of California gold made in the U. S. mint.	166,100	101,600
343	9	Mo.	1856 Rev. Father Mathew, the Apostle of Temperance, died at Cork, Ireland, aged 66 yeaes.	469,600	256,500
344	10	Tu.	1768—The Royal Academy in London, instituted. 1804—New York Historical Society instituted.	171,800	94,600
345	11	Wd.	1816—Indiana admitted into the Union.	110,200	58,600
346	12	Th.	1656, A. M.—The rain of the deluge ceased to fall. 1787—Pennsylvania ratified the Constitution of the United States.	184,200	105,200
347	13	Fri.	1545—The great Council of Trent opened. 1642—New Zealand discovered by Tasman.	95,400	68,100
348	14	Sat.	1799—George Washington died at Mount Vernon, aged 68 years.	405,800	174,600
349	15	Sun	1840—The remains of Bonaparte removed from Cherbourg to Paris. The procession on the occasion numbered 500,000 persons.	324,800	73,800
350	16	Mo.	1809—The most ceremonious and extraordinary divorce in the world took place between Bonaparte and Josephine.	561,000	257,800
351	17	Tu.	1832—Professor Zahn discovered a city buried under the lava, between Vesuvius and Pompeii.	193,000	115,600
352	18	Wd.	1776—New Jersey ratified the Federal Constitution.	195,700	114,300
353	19	Th.	1852—Sacramento, Cal., inundated by the breaking of a levee, and much damage occasioned.	419,300	215,200
354	20	Fri.	1735—Part of the Island of Portland sank into the sea. 1791—Bank of the United States commenced discounting at Philadelphia.	106,500	53,500
355	21	Sat.	1667—Milton's widow disposed of her entire interest in *Paradise Lost* for £8; so that the most sublime poem in the world, produced for its author and his family the sum of $90, ten pounds having been paid the author during his lifetime.	236,000	109,700
356	22	Sun	1719—The *American Weekly Mercury*, the first paper in Pennsylvania and the second in the United States, appeared. 1803—Louisiana taken possession of by the Americans.	243,600	104,100
357	23	Mo.	1783—Gen. Washington delivered up his commission to Congress.	295,000	169,600
358	24	Tu.	1704—First eruption, on record, of the Peak of Teneriffe.	281,500	100,900
359	25	Wd.	98—Christmas was first used as a festival. 1777—Vermont became an independent State.	84,000	46,700
360	26	Th.	1732—William Leland, of Lisnaken, Ireland, died, aged 139 years. 1831—Stephen Girard, a wealthy Philadelphia banker, and founder of Girard College, died, aged 81 years.	78,700	43,700
361	27	Fri.	1820—John Keats, an English poet, died in Italy, aged 26 years.	115,600	70,100
362	28	Sat.	1737—Singular sinking and rising of land near Scarborough, Yorkshire, England.	333,800	153,000
363	29	Sun	1845—Texas admitted into the Union. 1848—Wisconsin admitted into the Union.	214,500	127,100
364	30	Mo.	1861—Banks at New York suspended specie payment.	54,600	29,400
365	31	Tu.	1849—The Hudson River Railroad opened to Poughkeepsie.	116,200	10,200

A HAPPY NEW YEAR TO YOU!

INSURANCE STATISTICS FOR DECEMBER, 1876.

FIRE.		LIFE.	
Loss by Spec'l Hazards during month,	$4,524,700	Number of Life Insurance Policies	
Loss to Ins. Companies by Specials,....	2,177,600	that became claims during month,	928
Total loss by fires during month.....	7,254,100	Amount paid by Life Ins. Companies	
Total loss to Ins. Cos. during month,	3,536,300	for death claims during month,....	$2,357,794

Burglars now force fine powder into safes with air-pumps. No lock will be perfectly secure until a man can put the keyhole in his pocket.

KNICKERBOCKER LIFE

INSURANCE COMPANY,

239 BROADWAY,

NEW YORK.

JOHN A. NICHOLS, ... President.

CONSERVATIVE,
SECURE,
STABLE,
LIBERAL,
AND PRUDENTLY MANAGED.

SAVINGS BANK POLICIES A SPECIALTY.

GEO. F. SNIFFEN, Secretary, CHAS. M. HIBBARD, Actuary.
H. W. JOHNSON, Counsel, E. W. DERBY, M. D., Med. Ex'r.
JOHN F. NICHOLS, Cashier, JOHN B. POWELL, Mang'r Agencies for N. Y.

The man that stands by himself, the universe stands by him also.

D. J. STAPLES, President. ALPHEUS BULL, Vice-Prest. GEO. D. DORNIN, Sec'y.

FIREMAN'S FUND

INSURANCE COMPANY,

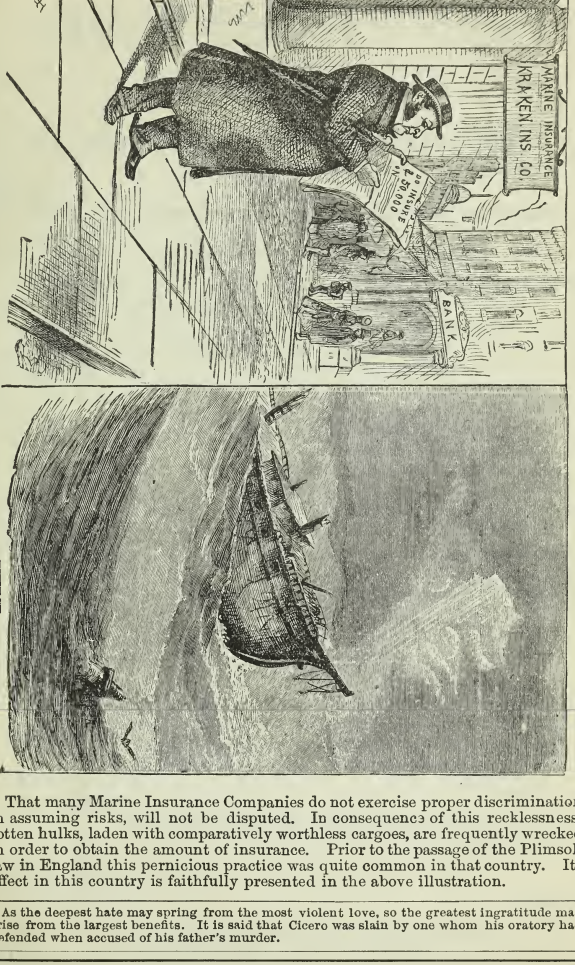
SAN FRANCISCO, CALIFORNIA.

LOSSES PAID TO JANUARY 1, 1877.

Connecticut,	$38,682
Georgia,	15,281
Illinois,	651,733
Indiana,	36,117
Iowa,	42,027
Kentucky,	12,999
Maine,	15,242
Massachusetts	271,565
Pennsylvania,	75,370
Ohio,	47,389
New Jersey,	5,450
Texas,	4,163
South Carolina,	20,914
Rhode Island,	23,658
Michigan,	34,504
New York,	336,352
Virginia,	28,037
Minnesota,	3,879
Missouri,	46,688
Wisconsin.	39,461
California, Oregon, Nevada,	1,329,125
Total,	$3,089,121

SKEELS & BROUGHTON, Agents, 176 Broadway, New York.
THOS. S. CHARD, Manager, 23, 25 & 27 La Salle Street, Chicago.

"A woman," says Mrs. Partington, "who has once been married with a congealing heart, and one that beats desponding to her own, will never want to enter the maritime state a second time."



That many Marine Insurance Companies do not exercise proper discrimination in assuming risks, will not be disputed. In consequence of this recklessness, rotten hulks, laden with comparatively worthless cargoes, are frequently wrecked in order to obtain the amount of insurance. Prior to the passage of the Plimsoll law in England this pernicious practice was quite common in that country. Its effect in this country is faithfully presented in the above illustration.

As the deepest hate may spring from the most violent love, so the greatest ingratitude may arise from the largest benefits. It is said that Cicero was slain by one whom his oratory had defended when accused of his father's murder.

CONTINENTAL

INSURANCE COMPANY

OF THE CITY OF NEW YORK.

Statement of Financial Condition, January 1st, 1877.

Whole Amount of Assets possessed by the Company, . $3,040,085.07

CONSISTING OF THE FOLLOWING ITEMS—TO WIT:

1.	Cash on hand and on deposit in Bank, . .	382,538.31
2.	Stocks and Bonds owned by the Company—Market value	937,630.00
3.	Real Estate owned by the Company, . . . (Including Principal Office, 100 & 102 Broadway and No. 1 Pine Street. Branch Office, cor. Court and Montague Street, Brooklyn. Eastern Branch Office, 106 Broadway, Eastern District.)	669,000.00
4.	Loans on United States and other Stocks, (Market value, $234,528.75.)	177,850.00
5.	Loans on Bond Mortgage (on Real Estate valued at $1,952,075.00.)	657,000.00
6.	Interest accrued, due 1st January 1877. . .	23,505.24
7.	Rents accrued	13,500.00
8.	Premiums in course of collection . . .	179,061.52
		$3,040,085.07

Liabilities.

1.	Amount reserved to reinsure all outstanding risks, .	$ 930,107.84
2.	Dividends unclaimed, commission on uncollected premiums and all other demands against the Company,	73,462.52
3.	Reserve for Losses reported and in process of settlement, $102,400.58.	
		$1,003,570.36
	Amount available January 1st, 1877, for Losses as per statement on next page, ...	2,036,514.71
		$3,040,085.07.

See next page.

CONTINENTAL INSURANCE COMPANY—continued.

By the provisions of the New York Safety Fund Law, under which the business of this Company is conducted its available funds are disposed as follows, viz:

1. Amount of Capital, ...	$1,000,000.00
2. GUARANTEE SURPLUS FUND, (This Fund is now, Oct. 1st, $400.000).	386,000.00
3. SPECIAL RESERVE FUND, held by the Superintendent of the New York Insurance Department, for the protection of policy holders of this Company, not involved in any overwhelming conflagration, and available for losses occurring subsequent to such disaster or pending the assessment of new or additional capital, and also held to keep the Company out of a Receiver's hands in any emergency, and to make all its funds held for losses at such conflagration available for that purpose without shrinkage, costs or delay. (This Fund is now, Oct. 1st, 1877, $400,000).	386,000,00
4. Unallotted Funds, (including the $192,499.58 reserved for losses reported and in process of settlement.) .	264,514.71
	$2,036,514.71
CASH CAPITAL (all paid up)	$1,000,000.00
GROSS SURPLUS	2,040,085.07
	$3,040,085.07

OFFICERS:

B. C. TOWNSEND, Secretary Agency Dep't.
GEO. T. HOPE, President.
ABM. M. KIRBY, Secretary Local Department.
H. H. LAMPORT, Vice-President.
CHAS. H. DUTCHER, Secretary Brooklyn Dep't.
CYRUS PECK, Secretary.

JOHN K. OAKLEY, General Agent.

New York, October 1st, 1877.

A tart temper never mellows with age; and a sharp tongue is the only edged tool that grows keener with constant use.—*Irving.*

POSTAL INFORMATION.

LETTERS, and Matter wholly or in part in Writing, or in a Sealed Package, to any part of the United States, three cents per half ounce, or fraction thereof, to be fully prepaid, or penalties will be inflicted as below stated.

Drop or local letters at Post Offices having letter carriers, two cents per half ounce, or fraction thereof, at offices not having letter carriers, the rate is one cent per half ounce, or fraction

Letter rate of postage will be charged on all matter (excepting as below noted) that has any communication in writing, or by signs, excepting the correction of typographical errors, and upon all matter that is not so enclosed as to permit it to be examined without destroying the wrapper; and upon all matter in which any communication is concealed.

Postage on letters must be fully prepaid; if prepaid one full rate, they will be forwarded, and the amount of deficient postage collected on delivery; if wholly unpaid, or prepaid with less than one full rate, they will be sent to the Dead Letter Office, or if forwarded by mistake, double the regular rates will be collected on delivery.

Letters will be returned to the writer, free, if a request to that effect is placed upon the envelope.

A letter will be forwarded by the Postmaster who may hold it to another post office at the request of the person to whom the letter is addressed.

Stamps cut from Stamped Envelopes are valueless.

The *weight* of a letter packet must not exceed *four pounds.*

POSTAL CARDS,—Price one cent each, regardless of quantity.

Nothing must be *added* to or pasted on a postal card, not even a pasted address, nor a piece of cord, nor an eyelet.

The address must be placed on the face, (or stamped side) of the card, and the communication, which may be either written or printed, on the back. Two, or more, advertisements can be printed on the back of the same card.

They may be sent to any part of the United States, and are entitled to all the privileges of Letters, excepting that—

1. They will not be returned to the sender.
2. They will not be advertised or sent to the Dead Letter Office, if not called for.
3. If not delivered in sixty days they will be burned by the Postmaster.

Any Printed Card may be sent through the mails, if prepaid with one cent stamp, providing it contains no written matter except the address, which, with the stamp, should occupy one side of the card.

A card containing any scurrilous or indecent communication will not be forwarded.

Postal Cards prepaid with an additional one cent stamp can be sent to Canada, Newfoundland, Germany, Switzerland, Austria, Belgium, Denmark, Great Britain and Ireland, Greece, Holland, Moldavia, Norway, Portugal, Roumania, Russia, Servia, Spain, Sweden, Turkey, Wallachia, Italy, Poland and Egypt.

MISCELLANEOUS PRINTED MATTER, not exceeding *four pounds* in weight, one cent for each two ounces, or fraction thereof, *prepaid by stamps.*

This class includes all productions of printing or lithography, and a few other articles, among which are the following:

Book Manuscript.
(Manuscript or Proof Sheets belonging to other than book work are rated at letter rates.)

Cards, *printed.*	Lithographs.
Chromos.	Maps.
Circulars.	Music Sheet.
Engravings.	Pamphlets.
Hand Bills.	Posters.

PROOF SHEETS, corrected or uncorrected, one cent for each two ounces or fraction.

Transient Newspapers, Magazines and other Periodicals (not sent by a publisher to a subscriber) not exceeding four pounds in weight, one cent for each two ounces or fraction, prepaid by stamps, and care should be taken that the paper is *prepaid according to weight,* before mailing it.

CIRCULARS, unsealed, not exceeding *four pounds* in weight, one cent for each ounce, *prepaid by stamps.*

A "circular" is understood to mean a sheet similar to an ordinary letter sheet; it is not a pamphlet nor anything that assumes that shape.

The package may contain the circulars, or cards, or catalogues (see Books), or any *printed* matter relating to the business of one firm or of more than one firm.

A circular may have a written *address* inside, but no other writing.

For *local* delivery, by carrier in city where mailed, one cent for *each* circular.

BOOKS, not exceeding *four pounds* in weight, one cent for two ounces, or fraction thereof, *prepaid by stamps.*

All packages that are over the prescribed weight are subject to letter postage, and no package will be forwarded unless fully prepaid.

CONVENIENT DEODORIZER—Coffee roasted, ground and exposed in an open vessel is a more powerful deodorizer than chloride of lime, without its disagreeable smell.

(POSTAL INFORMATION, continued.)

PACKAGES OR SAMPLES of Merchandise, Metals, Ores, Minerals, &c., not exceeding *four pounds* in weight, one cent for each ounce, or fraction thereof, *prepaid by stamps.*

This rate includes everything that is not the production of the printing press.

Postal matter of this description must be wrapped so that the contents can be examined without cutting or injuring the wrapper.

Seeds may be placed in sealed bags of a sufficiently transparent nature to show the contents clearly.

All Liquids, Poisons, Explosives, &c., &c., or anything liable to injure or deface the contents of the Mails, will not be forwarded. If such articles are deposited in the Mails, they are thrown away, as they cannot even be sent to the Dead Letter Office.

A business card may be printed or pasted (if printed) upon the wrapper or envelope.

Samples may be numbered or marked by signs to correspond with similar marks on catalogues, invoices or letters.

The sender of a package may write his or her name and address on the wrapper, or in or on its contents, with the word "from" preceding it.

The names and numbers of articles in a package may be written or printed.

Typographical errors in circulars, price currents, catalogues, &c., may be corrected by writing.

DOMESTIC MONEY ORDERS.

These orders, payable at any Money Order Post Office in the country, are issued at the following rates:

On orders not exceeding $15.....10 cts.
" over $15 and not exceeding..$30.....15 "
" " 30 " " 40.....20 "
" " 40 " " 50.....25 "

When more than $50 is required, additional orders must be obtained, but not more than three orders will be issued in one day to the same payee at the same office.

If a money order is lost, a certificate should be obtained from both the paying and issuing postmaster that it has not been paid, and will not be paid, and the Department at Washington will issue another on application.

If a money order is not collected within one year from date, it is invalid, and can only be paid by the Department at Washington on application through the issuing or paying postmaster.

CANADIAN MONEY ORDERS.

Post Office Money Orders on Canada can be obtained at the Post Office, payable at the principal cities in the Dominion of Canada, at the following rates:

For $10 or less.....20 cents.
Over $10 but not over $20.....40 "
" 20 " " 30.....60 "
" 30 " " 40.....80 "
" 40 " " 50.....$1.00

No order issued for more than $50.

The orders are issued payable in Canadian dollars, which are equivalent to the U. S. gold dollar, and are to be paid for by United States or National Bank Notes on the basis of premium on gold, on day of issue.

INTERNATIONAL OR FOREIGN MONEY ORDERS.

Fees and Money payable in National Bank or Treasury notes. All orders calculated at gold valuation, and the opening premium of gold on day of purchase charged to buyer,

On Great Britain and Ireland, $4.86 2-3, gold, to Pound Sterling,

On Switzerland, 5.15 Francs per Dollar.

Orders issued at the following fees:

Not exceeding $10.....25 cents.
Over $10, but not over $20.....50 "
" 20 " " 30.....75 "
" 30 " " 40.....$1.00 "
" 40 " " 50..... 1.25 "

German Empire, 71 cents per Thaler.

Orders issued at the following fees:

Not exceeding $5..... 15 cents.
Over $5, but not over $10.....25 "
" 10 " " 20.....50 "
" 20 " " 30.....75 "
" 30 " " 40.....$1.00 "
" 40 " " 50.....1.25 "

Orders can also be obtained, via *Switzerland*, on Austria, Belgium, Denmark, France, Holland, Italy, Norway, Russia, Sweden, subject, however, to the rates of the Swiss Department to those countries.

REGISTRATION FEE, on packages prepaid at letter rates not over *four pounds* in weight, to any part of the United States, ten cents for each package, in addition to the postage. The package must be endorsed on the back, with the name and address of the sender, and a receipt will be returned, from the person to whom the letter is addressed.

FOREIGN POSTAGE.

REGISTRATION FEE, on Letters and other articles addressed to foreign countries, is ten cents, which, including postage, must be prepaid by stamps.

PATTERNS OR SAMPLES OF MERCHANDISE having any intrinsic or dutiable value will not be forwarded.

Limit of Weight. The maximum weight for patterns of merchandise is two hundred and fifty grammes, or eight and three fourths ounces, and the maximum weight of other articles, except letters, is one thousand grammes, or two pounds three ounces.

There must be no writing or printing upon or in any packet except the address of the sender, a trade mark or number, and the price of the articles.

Periodicals published in the United States, at intervals of more than 31 days, go to Great Britain at newspaper rates.

That peace is an evil peace that doth shut truth out-of-doors. If peace and truth cannot go together, truth is to be preferred, and rather to be chosen for a companion than peace.

GIRARD

FIRE INSURANCE COMPANY,

OFFICE:

N. E. Cor. CHESTNUT and SEVENTH STS.

PHILADELPHIA, PA.

CHARTER PERPETUAL.

CAPITAL, . . $300,000.

ASSETS, JANUARY 1, 1877.

Assets, . . .	$1,110,276.66
Paid in Capital, . . .	300,000.00
Net Surplus, over all Liabilities, including Capital,	418,488.09

ALFRED S. GILLETT, PRESIDENT,

P. C. ROYCE, SECRETARY. JAS. B. ALVORD, VICE-PRES'T.

J. B. ALLEN, ASS'T SEC'Y.

Lying is trying to hide in a fog; if you move about you are in danger of bumping your head against the truth; as soon as the fog blows off, you are sure to be discovered.

1829. 1877.

Charter Perpetual.

—o—

FRANKLIN

FIRE INSURANCE COMPANY,

OF

PHILADELPHIA.

—o—

Capital,	
Insurance Reserve	$400,000.00
Unpaid Losses and Dividends,	2,100,334.74
Net Surplus,	85,800.15
	766,730.55
Total Cash Assets, January 1st, 1877,	$3,352,865.44

—o—

OFFICERS.

ALFRED G. BAKER, President. GEORGE FALES, Vice-President.
JAMES W. McALLISTER, 2d Vice-President. THEO. M. REGER, Secretary.
SAMUEL W. KAY, Assistant Secretary.

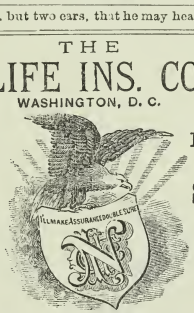
Nature has given man one tongue, but two ears, that he may hear twice as much as he speaks

THE

NATIONAL LIFE INS. CO., U. S. OF A.

WASHINGTON, D. C.

CHARTERED BY CONGRESS.



Cash Capital, $1,000,000.00

ASSETS, July 1, 1877, $4,086,825.98

SURPLUS, " " $1,346,036.37

ALL THIS SURPLUS IS SECURITY ADDITIONAL TO THE RESERVE, WHICH IS CALCULATED ON A 6 PER CENT BASIS.

RATIO OF ASSETS TO LIABILITIES, 149 PER CENT.

THE LARGEST CAPITAL OF ANY LIFE INSURANCE COMPANY IN THE WORLD.

PERFECT SECURITY. LOW RATES OF PREMIUMS. DEFINITE CONTRACTS.

OFFICERS.

EMERSON W. PEET, President and Actuary JOHN. M. BUTLER, Sec. [Executive Com.
J. ADLER ELLIS, Vice-President. SAMUEL M. NICKERSON, Chairman Fin. and

DIRECTORS.

SAM'L M. NICKERSON,	A. A. CARPENTER	EMERSON W. PEET,	H. H. PORTER,
JOHN V. FARWELL,	FRANK D. GRAY,	J. ALDER ELLIS,	F. H. KALES,
ANSON STAGER,	GEO. C. CLARKE.	JOHN M. BUTLER,	A. S. PRATT.

"Chance never helps those who do not work."

FOREIGN POSTAGE TABLE.

COUNTRIES AND ROUTES.	RATE FOR LETTERS. For each Half Ounce.	RATE FOR LETTERS. For each 15 Grammes.	Postal Cards.	REGISTRATION. Fee on Letters.	REGISTRATION. On other Matter.	Newspapers. Each.	Circulars, 2 oz. *Circulars 4 oz. †Circulars, 1 oz.	Prices Current, 2 oz. * do. Current, 4 oz. † do. Current, each	Other Printed Matter, Samples, &c., 2 oz. do. 4 oz. * do. 1 oz. †
	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.
Aden, British mail, via Brindisi	.....	10	4	10	10	4	4	4	4
Africa, west coast, Br. Possessions, Br. mail	.....	15	.....	10	.....	4	4	4	4
do. do. except British and French, Br. mail	.....	15	.....	.....	.....	4	4	4	4
do. French Colonies, via France	.....	10	4	10	10	4	4	4	4
Algeria	.....	5	2	10	10	2	2	2	2
Argentine Confederation, U. S. packet via Brazil	.....	18	.....	.....	.....	6	*10	*10	*10
do. Br. mail, via England	.....	15	.....	.....	.....	4	4	4	4
do. by direct vessel (sailing)	5	.....	.....	.....	.....	2	2	2	2
Ascension, British mail	.....	15	.....	.....	.....	4	4	4	4
Aspinwall, N. G. direct mail	5	.....	.....	10	.....	2	2	2	2
Australia, except N. S. W. and Queensland, via San Francisco	5	.....	.....	.....	.....	2	2	2	2
do. N. S. W. and Queensland, via San Francisco	12	.....	.....	10	.....	2	*4	*4	*4
do. Br. mail via Southampton	.....	15	.....	10	.....	4	5	5	5
do. Br. mail via Brindisi	.....	19	.....	10	.....	6	8	8	8
Austria	.....	5	2	10	10	2	2	2	2
Azores	.....	5	2	10	10	2	2	2	2
Bahamas	3	.....	.....	.....	.....	2	2	2	2
Balearic Islands	.....	5	2	10	10	2	2	2	2
Belgium	.....	5	2	10	10	2	2	2	2
Bermuda, direct mail	.....	5	2	10	10	2	2	2	2
Bolivia Br. mail, via Aspinwall	17	.....	.....	10	.....	4	*10	*4	*10
Borneo	.....	10	4	10	10	4	4	4	4
Brazil, direct mail by sailing vessel or steamer	.....	10	4	10	10	4	4	4	4
do. Br. mail, via England	.....	10	4	10	10	4	4	4	4
Buenos Ayres, United States packet, via Brazil	.....	18	.....	.....	.....	6	*10	*10	*10
do. British mail, via England	.....	15	.....	.....	.....	4	4	4	4
do. by direct vessel (sailing)	5	.....	.....	.....	.....	2	2	2	2
Canada	.....	3	1	10	.....	1	†1	†1	1
Canary Islands	.....	5	2	10	10	2	2	2	2
Cape de Verde Isles, Br. mail	.....	15	.....	10	.....	6	4	4	4
Cape of Good Hope, Br. mail	.....	15	.....	10	.....	4	4	4	4
Ceylon, via San Francisco	.....	10	4	10	10	4	4	4	4
do via England and Brindisi	.....	10	4	10	10	4	4	4	4
Chili, Br. mail via Aspinwall	17	.....	.....	10	.....	4	*10	*4	*10

China, Hong Kong, via San Francisco		10	4	10	10	4	4	4	4
do. Hong Kong, via Brindisi		10	4	10	10	4	4	4	4
do. Pekin, via Germany and Russia		6	2	10	10	2	2	2	2
Costa Rica, direct mail, via Aspinwall	5					2	2	2	2
do Port Limon and East Coast, Br. mail, via Aspinwall	13			10		4	*10	*4	*10
Cuba, direct mail		5	2	10	10	2	2	2	2
Curacoa, British mail, via St. Thomas		10	4	10	10	4	4	4	4
Denmark		5	2	10	10	2	2	2	2
Ecuador, closed mail, via Panama	20					2	2	2	2
do. Br. mail, via Aspinwall	17			10		4	*10	*4	*10
Egypt		5	2	10	10	2	2	2	2
Falkland Islands, British mail, via England		15		10		4	4	4	4
Faroe Islands		5	2	10	10	2	2	2	2
Fernando Po, via England		10	4	10	10	4	4	4	4
Fiji Islands, via San Francisco and Sydney, N. S. W	5					2	2	2	2
Finland		5	2	10	10	2	2	2	2
France		5	2	10	10	2	2	2	2
French Colonies		10	4	10	10	4	4	4	4
Germany		5	2	10	10	2	2	2	2
Gibraltar, British mail, via England		5	2	10	10	2	2	2	2
Great Britain and Ireland		5	2	10	10	2	2	2	2
Greece		5	2	10	10	2	2	2	2
Greenland, via Denmark		10	4	10	10	4	4	4	4
Greytown, British mail, via Aspinwall	13			10		4	*10	*4	*10
Guadaloupe, British mail, via St. Thomas		10		10		4	*4	*4	4
do. via France		10	4	10	10	4	4	2	4
Guatemala, direct mail, via Aspinwall	10					2	†1	2	†1
Guiana, British, via St. Thomas		10	4	10	10	4	4	4	4
do. French, via St. Thomas	13			10		4	*10	*4	*10
do. French, via France		10	4	10	10	4	4	4	4
do. Dutch, via St. Thomas		10	4	10	10	4	4	4	4
Hayti, by direct steamer	5					2	2	2	2
do. British mail, via St. Thomas		13		10		4	*10	*2	2
Heligoland		5	2	10	10	2	2	2	2
Holland		5	2	10	10	2	2	2	2
Honduras, British, Br. mail, via St. Thomas		13		10		4	*10	*2	2
do. Spanish	5					2	2	2	2
do. Bay Islands, direct mail, via New Orleans	5					2	2	2	2
Iceland		5	2	10	10	2	2	2	2
India, British, (see Ceylon)		10	4	10	10	4	4	4	4
do French Colonies, via France		10	4	10	10	4	4	4	4
do Netherlands Possessions, via Italy		10	4	10	10	4	4	4	4
Ireland		5	2	10	10	2	2	2	2
Italy		5	2	10	10	2	2	2	2
Jamaica, direct mail		5	2	10	10	2	2	2	2
do. British mail, via St. Thomas		10	4	10	10	4	4	4	4
Japan, direct mail, via San Francisco		5	2	10	10	2	2	2	2
do. British mail, via Brindisi		10	4	10	10	4	4	4	4
Java		10	4	10	10	4	4	4	4
Labaun, via England		10	4	10	10	4	4	4	4

LYCOMING

FIRE INSURANCE CO.

OF

MUNCY, PA.

ESTABLISHED . 1840.

MUTUAL AND CASH RATES.

Losses Paid, over - $7,000,000.00.

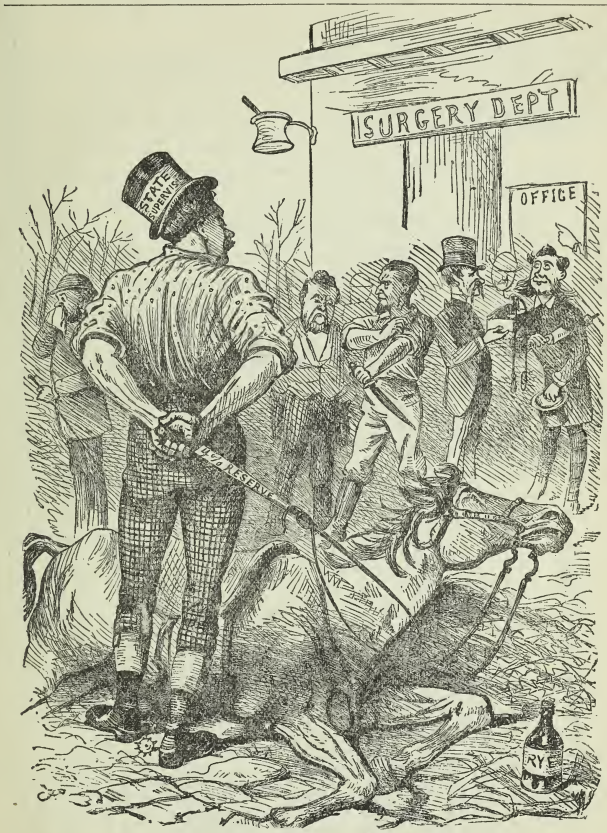
W. P. I. PAINTER, - - President.
JAMES M. BOWMAN, - - - - Secretary.
W. H. H. WALTON, - - Treasurer.

MANAGER EASTERN DEPARTMENT:

E. A. MOORE,

161 BROADWAY, N. Y.

A professional diver, who desired to become a performer on the piano, was told that, as a beginner, he would be kept constantly on the scales. He replied that he was accustomed to being weighed down.



THE DISAGREEMENT OF THE DOCTORS.

The Commissioners and Actuaries perplexed as to the proper treatment of a Life Company ridden almost to death by state supervision.

Handicapped with iniquitous laws, and ridden almost to death by the jockies of the Insurance Departments of several States, it was finally proposed to perform a surgical operation on a Life Insurance Company. But the "doctors" differed widely in the mode of treatment to be prescribed, and the grossly ill-used patient was forced to submit to the quackery peculiar to each. Although the "4 % reserve" lash, as illustrated above, has been applied in several instances, Life Insurance still survives.

FOREIGN POSTAGE TABLE—*Continued.*

COUNTRIES AND ROUTES.	Rate for Letters. For each Half Ounce.	Rate for Letters. For each 15 Grammes	Postal Cards.	Registration. Fee on Letters.	Registration. On other Matter.	Newspapers. Each.	Circulars, 2 oz. *Circulars, 4 oz. †Circulars, 1 oz.	Prices Current. *4d. Current, 1 oz. †do. Current, 1 oz.	Other Printed Matter, Samples, &c.
	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.	CENTS.
Liberia, British mail, via Southampton	.....	15	.....	10	.....	4	4	4	4
Madagascar, British mail, (except St. Mary's)	.....	28	.....	10	10	10	10	10	10
do. St. Mary's, via France	.....	10	4	10	10	4	4	4	4
do. except St. Mary's, via France	.....	21	.....	.....	.....	4	4	4	4
Madeira Islands	.....	5	2	10	10	2	2	2	2
Malta and Dependencies (Islands of Gozzo, Comina and Cominotto)	.....	5	2	10	10	2	2	2	2
Martinique, British mail, via St. Thomas	.....	10	.....	10	.....	4	*4	*4	4
do. via France	.....	10	4	10	10	4	4	4	4
Mauritius, via England	.....	10	4	10	10	4	4	4	4
Mexico, by sea, from New York or New Orleans	10	.....	.....	.....	.....	1	†2	†2	*10
do. by Overland routes	3	.....	.....	.....	.....	1	2	2	10
Moldavia	.....	5	2	10	10	2	2	2	2
Montenegro	.....	5	2	10	10	2	2	2	2
Morocco, British mail	.....	15	.....	.....	.....	4	4	4	4
do Spanish Establishments	.....	5	2	10	10	2	2	2	2
Mozambique	.....	10	4	10	10	4	4	4	4
Nassau, New Providence, direct mail	3	.....	.....	.....	.....	2	2	2	2
Natal, British mail	.....	15	.....	10	.....	4	4	4	4
Netherlands	.....	5	2	10	10	2	2	2	2
do. Colonies	.....	10	4	10	10	4	4	4	4
Newfoundland	5	.....	2	10	.....	2	2	2	2
New Granada, direct mail	5	.....	.....	.....	.....	2	2	2	2
do (except Aspinwall and Panama) Br. mail, via Aspinwall	13	.....	.....	10	.....	4	*4	*4	*10
New Zealand, direct mail, via San Francisco	12	.....	.....	10	.....	2	*4	*4	*4
do. British mail, via Southampton	.....	15	.....	10	.....	4	5	5	5
do. British mail, via Brindisi	.....	19	.....	10	.....	6	8	8	8
Nicaragua, Western Coast, direct mail, via Aspinwall	5	.....	.....	.....	.....	2	2	2	2
do. Eastern Coast, British mail, via Aspinwall	13	.....	.....	10	.....	4	*10	*4	*10
Norway	.....	5	2	10	10	2	2	2	2
Panama, direct mail	5	.....	.....	10	.....	2	2	2	2
Paraguay, U. S. Packet, via Brazil	.....	18	.....	.....	.....	4	*10	*10	*10
do. British mail, via England	.....	27	.....	.....	.....	4	4	4	4
Patagonia, (Sandy Point), British mail, via England	.....	27	.....	.....	.....	4	4	4	4
Persia, via Germany, Russia, &c	.....	5	2	10	10	2	2	2	2
Persia via Persian Gulf	.....	10	4	10	10	4	4	4	4

Peru, British mail, via Aspinwall	17	.....	.....	10	.....	4	*10	*4	*10
Philippine Island, via England	.....	10	4	10	10	4	4	4	4
Poland	.....	5	2	10	10	2	2	2	2
Porto Rico, direct mail	.....	5	2	10	10	4	2	2	2
do. closed mail, via Havana	.....	10	4	10	10	4	4	4	4
Portugal	.....	5	2	10	10	2	2	2	2
Roumania	.....	5	2	10	10	2	2	2	2
Portuguese Possessions	.....	10	4	10	10	4	4	4	4
Russia	.....	5	2	10	10	2	2	2	2
Saba, St. Eustatius, St. Martins	.....	10	4	10	10	4	4	4	4
Saint Helena, British mail	.....	27	.....	10	.....	4	4	4	4
Saint Thomas, direct mail	.....	5	2	10	10	2	2	2	2
do. via Havana, Bermuda or Kingston	.....	10	4	10	10	4	4	4	4
Salvador, direct mail, via Aspinwall	10	.....	.....	.....	.....	2	†1	†2	†1
San Domingo, by direct steamer	5	.....	.....	.....	.....	2	2	2	2
do. British mail, via St. Thomas	.....	13	.....	10	.....	4	*10	*4	*2
Sandwich Islands, direct mail, via San Francisco	6	.....	.....	.....	.....	1	*4	*4	4
Scotland	.....	5	2	10	10	2	2	2	2
Servia	.....	5	2	10	10	2	2	2	2
Seychelles Island, via England	.....	10	4	10	10	4	4	4	4
Siam, via San Francisco	10	.....	.....	.....	.....	2	*3	*3	*3
do. British mail via Southampton	.....	15	.....	.....	.....	6	5	5	5
do. British mail, via Brindisi	.....	19	.....	.....	.....	8	8	8	8
Spain and Possessions in North Africa and Morocco	.....	5	2	10	10	2	2	2	2
Spanish Colonies	.....	10	4	10	10	4	4	4	4
Straits Settlements, via San Francisco	.....	10	4	10	10	4	4	4	4
do. via England	.....	10	4	10	10	4	4	4	4
Sumatra	.....	10	4	10	10	4	4	4	4
Sweden	.....	5	2	10	10	2	2	2	2
Switzerland	.....	5	2	10	10	2	2	2	2
Tangiers	.....	5	2	10	10	2	2	2	2
Trinidad, British mail, via St. Thomas	.....	10	4	10	10	4	4	4	4
Tripoli, Italian mail	.....	5	.....	.....	.....	2	2	2	2
Tunis do.	.....	5	.....	.....	.....	2	2	2	2
Turkey	.....	5	2	10	10	2	2	2	2
Turks Island, by direct steamer	5	.....	.....	.....	.....	2	2	2	2
do. British mail, via St. Thomas	.....	13	.....	10	.....	4	*10	*4	2
Uruguay, U. S. Packet, via Brazil	.....	18	.....	.....	.....	4	*10	*10	2
do. British mail, via England	.....	27	.....	.....	.....	2	4	4	*10
do. by direct vessel (sailing)	5	.....	.....	.....	.....	4	2	2	4
Venezuela, direct mail	10	.....	.....	.....	.....	2	†2	†4	2
do. British mail, via St. Thomas	.....	25	.....	10	.....	6	*10	*4	2
Wallachia	.....	5	2	10	10	2	2	2	2
West Indies, via Havana, Bermuda, St. Thomas, &c.	13	.....	.....	10	.....	4	*10	*4	2
do. French Colonies	.....	10	4	10	10	4	4	4	2
Zanzibar	.....	10	4	10	10	4	4	4	4

Organized 1858 By Imperial Decree.

LA CAISSE GENERALE,

OR

FRENCH INSURANCE CORPORATION.

Paris, France.

HON. JULES LE CESNA, PRESIDENT. (Member of French Parliament.)

M. CH. LABROUSSE, SECRETARY.

FIRE INSURANCE EXCLUSIVELY.

CAPITAL, - - - - 12,000,000 Francs.

Assets in the United States, - - $400,000.00

M. JULIEN LE CESNA, Sec'y Gen'l and Manager Atlantic Dep't, N. Y.

McCORMICK BROS, Managers Western & S. W. Department.

B. D. WEST, Supt. Agency Department, Chicago.

Truths hang together in a chain of mutual dependence; you cannot draw one link without attracting others.

Milwaukee Mechanics' Mutual Insurance Co.

MILWAUKEE, WIS.

CHR. PREUSSER, President. ADOLF J. CRAMER, Secretary.

Assets, Oct. 1, 1877,	$754,173.00
Cash Assets,	527,652.00
NET CASH SURPLUS, (beyond Premium Notes.)	278,886.00

Be what you seem to be.

FIRST NATIONAL FIRE INSURANCE CO.,

OF WORCESTER, MASS.

CHAS. B. PRATT, . . . PRESIDENT.

JOHN M. WHITON, Agent,

165 and 167 BROADWAY, NEW YORK.

Do good wherever you can, and forget it.

LIST OF COINS

WITH THEIR

UNITED STATES MINT VALUE.

UNITED STATES.	Dollars. Cents.
GOLD COINS.	
Quintuple Eagle	50 00
Double Eagle	20.00
California 2½ Eagle	23.50
" Double Eagle	19.90
" " "	19.20
" " "	16.00
Old Eagle (1795)	10.50
Eagle (1841)	10.00
Cincinnati Mining Co's Eagle	9.60
Humbert's California Eagle	9.90
J. S. O. " "	9.85
Moffatt's " "	9 85
Templeton's " "	9.85
Miner's Bank, " "	9.85
Mormon Piece	8.00
Oregon Co., (Beaver Coin)	8.00
Old Half Eagle	5.25
Half Eagle	5.00
Mass. Calif'a Company ½ Eagle	4.75
Bechtler Half Eagle	4.75
Dunbar & Co., Calif'a ½ Eagle	4.75
N. G. & N. San Francisco ½ Eagle	4.85
California Half Eagle	4 85
Oregon Company	4 75
Three dollar pieces	3.00
Old Quarter Eagle	2 62
Mormon Piece	4 00
Quarter Eagle	2.50
Georgia ¼ Eagle	2.37
North Carolina Dollar	.93
Bechtler Dollar	.93
Old One-dollar Piece	1.00
New " " "	1.00
California Half Dollar	.40
" Quarter Dollar	.20
SILVER COIN.	
Pine-tree Shilling	.16
Quarter Dollar	.25
Dollar	1.00
Half Dollar	.50
Dime	.10
Half Dime	.05
PLATINA, COPPER, & NICKEL COIN.	
Three-cent Piece, (Platina)	.03
One " " (Copper	.01
One " " (Nickel)	.01

GREAT BRITAIN.	Dollars. Cents.
GOLD COINS.	
Five Sovereigns	24.10
Double Sovereign	9.64
Mohur	6 72
Guinea	5.00
Sovereign	4 82
Half Guinea	2.50
Half Sovereign	2.40
Half Sovereign	2.30
One-third Guinea	1.66
SILVER COIN.	
Bank of Ireland Token	1.00
Bank of England Token	1.00.
Crown	1.00
Half Crown	.55
Three Shilling Token	.50
Thirty-penny Token	.40
John Robertson Token	.40
Florin	.45
One-and-Six-penny Token	.22
One Shilling	.22
Queen Elizabeth Sixpence	.11
Sixpence	.11
Fourpence	.07
Sixpenny Token	.06
Threepenny Piece	.05
Twopenny Piece	.03
One-and-a-halfpenny Piece	.02
Onepenny Piece	.02
COLONIAL SILVER COIN.	
One Dollar (Sierra Leone)	.80
Three Gilders (Demerara)	.73
Rupee	.40
Quarter Pagoda	.34
Quarter Dollar	.22
Half Rupee	.20
Shilling	.22
Two Macutos	.20
Half Gilder	.12
One-eighth Dollar	.11
Quarter Rupee	.10
Quarter Gilder	.06
Two Annas	.05
One-sixteenth Dollar	.05
One-eighth Gilder	.03

Serenades to public men not only show that the man is appreciated. but sometimes proves that he furnished the cash to pay the band

ALLIANCE

INSURANCE COMPANY

OF

BOSTON, Mass.

ORGANIZED JULY 1st, 1875.

Cash Capital, - - $200,000.

GEORGE H. LONG, - - *President.*

CHARLES R. HOWARD, - *Secretary.*

POLICIES ISSUED AGAINST FIRE LOSSES ONLY.

AGENCIES IN ALL THE PRINCIPAL CITIES.

The man who comes to the depot two minutes behind time, and sees the railroad train scudding out at the other end, derives no satisfaction from the proverb, "Better late than never."

COINS—Continued.

CANADA.	Dollars.	Cents.
SILVER COIN.		
Twenty-cent Piece		.20
Ten-cent Piece		.10
Five-cent Piece		.05

FRANCE.		
GOLD COIN.		
Double Louis D'Or	9	.00
Forty Francs	7	.64
Louis D'Or	4	.50
Twenty Francs	3	.82
Ten Francs	1	.88
Six Francs	1	.10
SILVER COIN.		
Crown	1	.00
Six Francs	1	.00
Five Francs		.90
Half Crown		.50
Two Francs		.36
Quarter Crown		.24
Thirty Sols		.24
Twenty Sols		.15
Fifteen Sols		.12
One Franc		.18
One-eighth Crown		.12
Twelve Sols		.10
Ten Sols		.08
One-sixteenth Crown		.08
Half Franc		.08
Fifty Centimes		.08
Twenty-five Centimes		.04
Quarter Franc		.04

GERMAN STATES.		
GOLD COIN.		
Quintuple Ducat	11	.00
Double D'Or	7	.86
Ten Thaler	7	.86
Carolin	4	.80
Twenty-five Francs	4	.75
Double Ducat	4	.50
Ten Gilders	4	.00
Five Thalers	3	.90
Fred. D'Or	3	.90
Half Carolin	2	.40
Ducat	2	.20
Five Gilders	1	.98
Two-and-half Thaler	1	.95
Ten Francs	1	.90
Twelve Marks	1	.55
Quarter Carolin	1	.18

GERMAN STATES.	Dollars.	Cents.
SILVER COIN—CONTINUED.		
Three-and-one-half Gilders	1	.30
Double Thaler	1	.30
Three Gilders	1	.06
Crown Thaler	1	.00
Crown	1	.00
Crown of Baden	1	.00
Specie Thaler	1	.00
Wurtemburgh Crown	1	.00
Old Crown		.90
Convention Thaler		.90
Rix Thaler		.90
Six Marks		.90
Bavarian Dollar		.90
Rix Dollars		.90
Convention Thalers		.90
Five Livres		.90
Two-and-a-half Gilders		.90
Specie Thaler of Bavaria		.90
Four Marks		.80
Double Gilder		.70
Thaler		.70
Three Kreutzers		.02
Six Pfennigs		.01
Two Marks		.50
Florin		.45
Hungarian ½ Dollar		.45
24 Marie Groschen		.45
Half Specie Thaler		.45
Half Specie Thaler		.42
Two-and-a-half Francs		.37
Gilder		.35
Mark		.25
Thirty-six Grotes		.28
One-third Piece		.28
Half Thaler		.30
Two Lire		.30
One-sixth Rix-Dollar		.20
Thirty Kreutzers		.20
Half Florin		.20
One-third Thaler		.20
Half Gilder		.16
Ten Schilling		.15
Twenty Kreutzers		.15
Twenty Schillings (base)		.12
One-sixth Specie Thaler		.15
Twenty Grani		.15
Six Marie Groschen		.12
Half Mark		.12
Quarter Florin		.10
One-sixth Rix Thaler		.10
Twelve Grotes		.10
One-sixth Piece		.10
Four Groschen		.10

What singular contradictions there are throughout nature and life. For example: Salt water gives us fresh fish, and hot words produce coolness.

ANNUAL STATEMENT OF THE

NEW YORK CITY

INSURANCE COMPANY,

OF NEW YORK.

OFFICE, 100 BROADWAY,

January 1st, 1877. As required by the Laws of the State of New York, Passed May 8, 1877.

CAPITAL STOCK,	$200,000.00
INSURANCE RESERVE,	40,136.84
UNPAID LOSSES, including all other liabilities,	3,000.00
NET SURPLUS,	22,630.63
	$265,767.47

Assets.

U. S. Government Bonds, 5-20s,	$113,875.00
U. S. Government Bonds, Currency Sixes,	61,000.00
U. S. Government Bonds, New Fives,	56,125.00
N. Y. Guaranty Indemnity Co. (Stock)	6,425.00
Cash in Bank and Office,	12,964.93
Accrued Interest,	452.79
Premiums due and unpaid,	14,924.75
	$265,767.47

JOHN W. SIMONSON, Secretary. RICHARD L. FRANKLIN, President.

Scorn to do a mean action.

1849. **"OLD AND TRIED."** 1877.

GLENS FALLS INSURANCE COMPANY,

GLENS FALLS, N. Y.

R. M. LITTLE, President. J. L. CUNNINGHAM, Secretary.

Fifty-Fifth Semi-Annual Statement, July, 1877.

Financial condition of the Company as found on actual examination by the *Insurance Department of the State of New York*, and as reported by the Honorable, the Superintendent thereof, July 31st, 1877, and as also shown by the sworn statement of the Company's officers, filed in said department at that date.

CASH CAPITAL,	$200,000.00
Reinsurance Reserve, (New York Standard,)	237,456.44
Unpaid Losses—all claims,	11,647.00
Reserve for Contingent Fund,	14,212.75
Net Surplus over all actual or contingent liabilities including Capital,	320,000.00
Total Cash Assets,	$883,316.19

This Company conducts all its business under the NEW YORK SAFETY FUND LAW, (passed April 16th, 1874,) under which law it has the following specific funds.

Guaranty Surplus Fund,	$160,000.00
Special Reserve Fund,	160,000.00

Statement in detail furnished by Agents, or from Home Office on application.

Moments of triumph are not always moments of happiness.

COINS—Continued.

ITALY. SILVER COINS—CONTINUED.	Dollars. Cents.
Lira	.18
One-fifth Scudo of Lucca	.18
Sicilian Lira	.16
Franc	.16
Livre	.16
Drachmi (Greece)	.15
Twenty Grani	.15
Two Carlin	.15
Half Testoon	.14
Half Drachmi, (Greece)	.07
Ten Soldi	.07
Quarter Testoon	.07
Fifty Centimes	.07
Ten Grani	.06
Carlin	.06
Seven Soldi	.05
Five Soldi	.04

SWEDEN, DENMARK AND NORWAY. GOLD AND SILVER COINS.	
Eight Marks	1.10
Specie Dollar	.98
Rix-dollar	.98
Specie Dollar	.98
Old Ducatoon	.90
Six Marks, (old piece)	.73
Forty Schillings	.60
Four Marks	.48
Half Rix-dollar	.48
One-fifth Specie Dollar, (base)	.20
Half Specie Dollar	.44
One-fourth Specie Dollar	20
Sixteen Skillings, (base)	.10
Twenty-four Skillings	.10
Twelve Skillings, (base)	.10
Twenty Skillings	.05
Double Ducat	4.40
Eight Skillings	.08
Twenty-four Skillings, (base)	.06
Two Skillings, (base)	.04
Twelve Skillings	.05
Eight Danish Skillings	.04
Eight Skillings	.03
Four Skillings	.02
Two Skillings	.01

NETHERLANDS AND HOLLAND. SILVER COINS.	
Silver Lion	.98
Three Gilders	1.06
Crown of Zurich	.98
Specie Dollar	.98

NETHERLANDS AND HOLLAND. SILVER COINS—CONTINUED.	Dollars. Cents.
Ducatoon	.90
Rix-dollar	.90
Two-third Rix-dollar	.60
Thirty Stivers	.56
Specie Dollar	.98
Rix-dollar	.90
Thirty Stivers	.56
Half Rix Dollar	.38
Two-thirds Thaler	.43
Gilder	.34
Ten Stivers	.18
One-sixth Rix-dollar	.15
Six Stivers	.09
Five Stivers	.08
Eight Stivers, (base)	.06
Six Stivers	.06
Half Rix-dollar	.42
Quarter Florin	.10
Two Stivers	.03

RUSSIA AND POLAND. GOLD AND SILVER COINS.	
Imperial	4.00
Five Roubles	3.95
Rouble-and a-half	1.07
Rouble	.78
Five Zlot	.50
Half Rouble	.35
Thirty Kopeks	.18
Two Zlot	.18
Twenty-five Kopeks	.13
Twenty Kopeks	.10
One Zlot	.10
Ten Kopeks	.05
Five Kopeks	.03

TURKEY. SILVER AND GOLD COINS.	
Twenty Piastres	.86
Five Drachmi	.80
Utchlik	.10
Half Altilik	.10
Altmichlik	.05
Piastre	.04
Half Drachm	.08
Twenty Drachmi	3.40

TRIPOLITAN AND JEWISH COINS.	
Gher-sh of Tripoli	.10
Fifteen-cent Piece	.15
Three-cent Piece	.03

An intelligent Crispin, hearing the question "What will become of the last man?" says that manufacturing shoes by machinery is knocking him out of the business.

THE HANOVER

FIRE INSURANCE CO.,

AT ITS

Office No. 120 Broadway,

In the City of New York and through its regularly appointed Agents in all the principal Cities and Towns of the United States, is prepared to insure all descriptions of insurable property against

LOSS OR DAMAGE BY FIRE,

at adequate rates of premium, and upon approved forms of Policies.

THE GROSS ASSETS OF THE COMPANY

CONVERTIBLE INTO CASH ARE

$1,642,882.59

Cash Capital, ...	$500,000 00
Re-insurance Fund (as required by law), .	525,127 30
Outstanding Liabilities, ...	108,362 15
Net Surplus, ...	509,393 14
Total Assets, Jan'y 1, 1876. . . .	$1,642,882 59

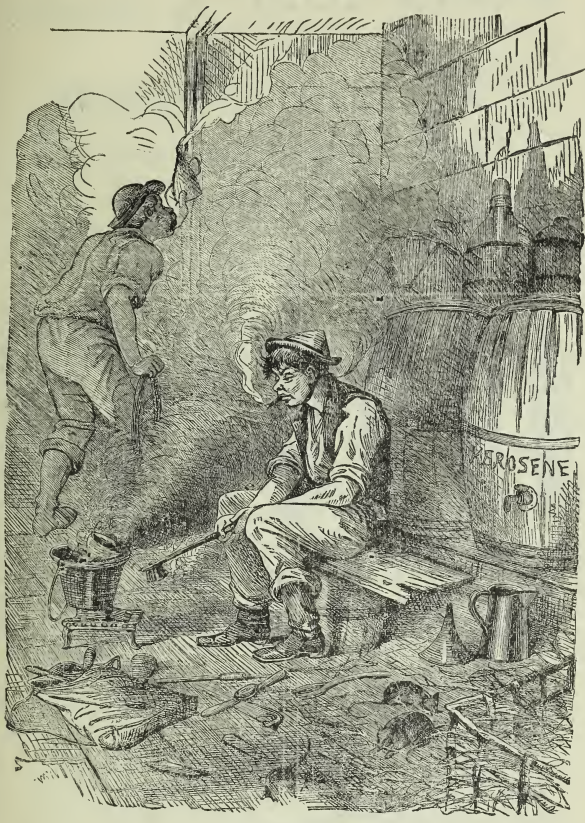
The HANOVER was incorporated in the year 1852, and during the twenty-four years which has since elapsed, has paid losses to its POLICY-HOLDERS amounting in the aggregate to over

$4,275,000.00.

BENJAMIN S. WALCOTT, President.

I. REMSEN LANE. Sec'y. THOMAS JAMES, Actuary.

C. I. ROE, Ass't Sec'y.



THE FIRE FIEND.

It is well known that many large conflagrations have had their origin in criminal carelessness. The man who thrusts a flaming torch into a powder magazine without anticipating the result would be adjudged a lunatic. Yet many men who are apparently sane frequently do that which is equally certain to produce almost similar consequences. The flaming oil lamp and the fuming cigar in a cellar where kerosene is stored, as above illustrated, is only one of the many instances of this class of incendiarism.

MABIE, TODD & BARD,

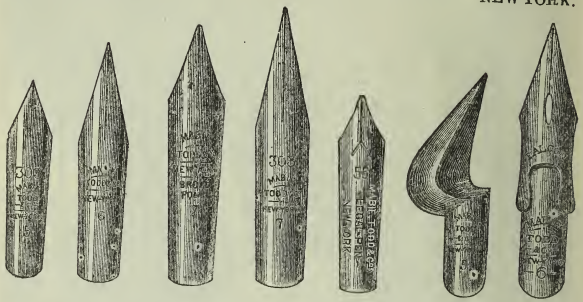
MANUFACTURERS OF

GOLD PENS,

PENCILS, CASES, HOLDERS, &c.

180 BROADWAY,

P. O. Box 3254. NEW YORK.



Our Pens are introduced into a great many Banks and Insurance Offices, where the satisfaction they give is testified to by their increased popularity every year.

We subjoin a Price List of the principal sizes and solicit a trial of them. If your Stationer does not keep them, please send direct to the manufacturers.

DESCRIPTION.	4	5	6	7
14c Pens only, either long or short nib,	$2.00	$2.50	$3.25	$4.00
" " Obliqne	2.50	3.00	3.75	....
" " Falcon	....	3.25	4.00	....
" " Legal	2.50	3.00	3.50	....
" Barrel Pens and Holders	....	4.50	5.50	6.75
" Rubber Barrel Pens and Holders	....	...	5.50	6.75
" Enamelled Barrel Pens, Ivory Holders	....	7.50	9.00	11.00
Gold Plated Ebony Desk Holders	.50	.50	.75	.75

"Well, may I hope then, dear, that at some future time I may have the happiness of making you my wife?" "Yes, I hope so, I'm sure," she replied, "for I'm getting tired of suing fellows for breach of promise."

READ YOUR POLICY.

YOUR ATTENTION is called to the necessity for great care in the wording of your policies of insurance, so that in the event of loss you will find yourself "covered." The adjustment of loss after fire shows frequently that the policy either did not express in plain terms the intention of the insured, or that he had omitted to be explicit in stating what he wished. As the written portion of the *policy is short, read it* after receiving it, and note whether or not all you wish insured is named. To illustrate, Mr. A. applies for $3,000 insurance on his two-story brick store building, and $1,000 on his stock of drugs contained therein. Attached to the brick is a frame addition in which may be valuable goods; neither the value of the addition nor of the contents destroyed therein can be recovered, as Mr. A's want of care omitted their mention in the contract.

If a Grocer, Dry Goods, or other Merchant, see that your stock and its location is described fully and clearly, and do not be content with insuring your "*Fixtures*," when your show-case, safe, and store and office *furniture* may be destroyed in the same fire.

If a Druggist, and order a policy *on drugs and medicines*, your stock of stationery, notions and fancy goods will be "out in the cold."

If after a fire you find your *shelf ware* such as jars, salt mouths, tincture bottles, gallipots, destroyed and no insurance thereon, your excuse may be "*did not read the policy.*"

If a Printer, and order a policy written *on type and material*, do not grumble at the company when after a fire you find that you have omitted to insure the press, folding machine, printing paper, ink and other property material to your welfare, but not covered by the *bad form.*

If a Hardware Dealer, and order a policy *on stock of hardware and cutlery*, do not croak at the company not paying for paints, ropes and cordage which were destroyed.

When insuring your *dwelling and contents*, remember that *household furniture* does not include your family wearing apparel, books, paintings, silver-ware, piano or sewing machine.

Although your Brewery may have a good cellar, better provide for probable loss on ale, beer, kegs and barrels therein, as well as the malt and hops up-stairs.

The policy on Saw Mill will be of greater value should you have engine and boiler, fixtures and tools insured as well as fixed and movable machinery.

If your Machine Shop or Foundry is destroyed, do not kick yourself too hard when noting that you have omitted to insure patterns, tools, flasks, finished and unfinished work. Excuse yourself by thinking they were covered under *machinery.*

As "there is nothing like leather," see that your policy on Tannery and contents provides for amounts on raw hides, hides in vats, and stock of leather, finished and unfinished.

When the Flouring Mill building is burned, you find that the amount in policy *on grain* will not cover or attach to flour, offal, barrels and sacks destroyed. You may quote with old Richard; "Want of care does more harm than want of knowledge."

Make provision for want in time of plenty.

READ YOUR POLICY, continued.

FOLLOW THE CONDITIONS OF YOUR POLICY relative to notifying company of *change of occupancy*, increase of hazard, *vacancy of building*, etc., and obtain consent to same by *endorsement on policy.*

If you wish *additional insurance*, permission must be endorsed upon the policy you now hold. Any *change in title* should be reported by you to the company.

INSURANCE IS NOT A COMMODITY that one can buy and take home with him to eat, to wear, and feel secure in its possession. It is *simply the promise of a corporation* to pay something upon a contingency. And so it is well that, buying the promise, the individual should be reasonably certain that it will be honored.

In these days of LOW RATES, let us suppose the company does not know what is an adequate premium, or a proper classification of risks, and writes very much below the cost of insurance, so that a much larger proportion of its risks burn than is covered by the premiums and capital. The company loses what it has to lose, and the insured lose the rest. *It is therefore the extreme of folly for a business man to hunt for the company that will take his risks at the lowest figure*, and imagine himself insured. The company takes his risk to the extent of its capital and the value of his premiums, and he takes the risk of the company's knowledge of its business and honesty in the pursuit of it.

Doubtless you agree with us that property worth owning is worth insuring.

READ THE WRITTEN PORTION OF YOUR POLICY TO SEE:

1. That your Other Insurance is permitted.

2. That it states truly the nature of your Interest in the property; for if it be other than the Entire, Unconditional and Sole Ownership for your own use and benefit, it must be so stated.

3. That if the building insured stands on Leased ground, the fact is stated.

4. That if you keep any Explosive or highly Inflammable Materials or Fluids, permission therefor is granted.

5. That if you Light otherwise than by Gas supplied in the usual way from Public Works, or by Candles or Whale Oil, permission is given therefor. But the use of Standard Kerosene in dwellings is generally allowed without written permission.

YOU MUST PROCURE THE WRITTEN CONSENT OF THE COMPANY

6. If the premises be occupied or used so as to Increase the Hazard.

7. Or if the Risk be Increased by the Erection or Occupation of neighboring buildings, or by any means whatever within your control.

8. Or if the premises, whether a dwelling or otherwise, become vacant or unoccupied.

9. Or if the establishment shall Cease to run or be Occupied.

10. Or shall Run on whole or part Over Time, or Extra hours, or at Night.

11. Or if any Change whatever in Title or Possession shall be made voluntarily, or by Legal Process or Decree.

12. Or if you wish to Assign the Policy before a loss.

13. Or if Carpenters or Other Mechanics are Building, Altering or Repairing the premises. Though it is customary in the case of Dwellings to allow five days for such purposes in any one year, without written permission or notice.

Look at the "Classes of Hazards" printed on your Policy, and the Condition which refers thereto. It is important.

LEGAL DECISIONS AS TO LIFE INSURANCE.

The following decisions have been culled from the latest reports of Life Insurance cases, and are of great interest to the insuring public, to show the rights and duties of the Insured under policies of Life Insurance. Care has been taken to quote the leading and ruling decisions of Courts of last resort.

Accident—In an action upon a policy insuring against injury "caused by accident while traveling by public or private conveyance," the proof showed that the assured after leaving a steamboat, started on foot to a Railway station and while walking slipped and fell, receiving injuries from which she died Held—"An injury received while so necessarily walking in the actual prosecution of a journey, is received while traveling by public or private conveyance within the meaning of the policy."—Northrup vs. Railway Passengers, N. Y. Court of Appeals, 1871.

Age of Insured—A misrepresentation as to age though unintentional, forfeits the policy if there is a warranty as to age.—France vs. Ætna Life, U. S. Supreme Court, 1875—5 Big. 587.

Agent of Company—May receive premium if past due and bind Company, provided he is in possession of the official receipts sent to him in the usual course of business.—Mound City vs. Hulb, Supreme Court of Ala., 1873—5 Big. 1.

Answers in Application, if Warranties—"All the representations of the Assured must be substantially true or the policy will be void. It matters not whether the representations are material or not, nor that the party insured made the untrue statements innocently believing them to be true. Nor does it matter that the Agent who procured the insurance for the Company knew the true state of facts. The policy embodies the contract and must speak for itself."—Foot vs. Ætna Life, N. Y. Commission of Appeals, January, 1875.

If not made warranties by the conditions of the policy, the answers become representations and must be untrue on material points to avoid the policy,

Untruthful answers to material questions defeats the right of recovery.—Conover vs. Mass. Mutual, U. S. Circuit, Mo., 1874—4 Big. 189.

Assignment of Wife's Policies—Wife's policies cannot be assigned in most States—In New York it has been held. "The provision, (Married Women's Act) is special and peculiar and looks to a provision for a state of widowhood and for orphan children, and it would be a violation of the spirit of the provision, to hold that a wife insured under this act could sell or traffic with her policy as though it were realized personal property, or an ordinary security for money."—Eadie vs. Slimmon, 26, N. Y., 9.

Held also—"the subsequent legislation of the State of New York, enlarging the legal status of married women, has not rendered inoperative the Act of 1840."—Barry vs. Equitable, N. Y. Court of Appeals, 1875.

"Husband," said the wife of a young clergyman, "read me one of your sermons. I feel dreadfully wakeful to-night, and I wish to sleep."

LEGAL DECISIONS AS TO LIFE INSURANCE, continued

But the Act prescribes a limit of annual premium not to be exceeded.

"The law did not intend that the husband should withdraw any greater amount ($300) from his means or his creditors to be expended for such purpose, and when greater, the policy is withdrawn from the operation of the statute."—Charter Oak vs. Brant, Supreme Court, Mo. 2 Big. 83.

In Maryland a wife may assign her policy notwithstanding the statute.—Emerick vs. Coakley, Court of Appeals, Md., 1871.—3 Big. 691.

In one or two States there is no statute of the kind. The place of contract will determine what law applies—see title subsequent—Place of Contract.

Concealment—"The concealment of material questions is just as fatal to the contract as their denial. Such frauds if successful beget others. Besides, they confound all calculation of Insurance Companies for sound insurance, thus necessarily increasing their rates and compelling honest applicants to pay higher premiums, by reason of such dishonest practices."—Smith vs. Ætna, N. Y. Court of Appeals, 1872—3 Big. 703.

Days of Grace—If death occur during days of grace stipulated for in policy, the company is liable.—Worden vs. Guardian, N. Y. Supreme Court, 1875—5 Big. 369. See Extension of Time below.

Directors Responsibility—"The Directors of a corporation, are personally responsible for losses resulting from fraud, embezzlement or wilful misconduct, or breach of trust for their benefit, for gross inattention and negligence by which such fraud or misconduct has been perpetrated by agents, officers or co-directors, but they are not liable for mistakes of judgment, provided they are honest and fairly within the scope of the powers and discretion confided to them by the managing body"—Spring vs. Smith, Supreme Court of Penn.

Extension of Time—In case of death during an extension of time given for the payment of premium, the decisions are contradictory. "There can be no valid contract for the insurance of the life of a dead man."—Reese vs. Mutual Benefit, 8 Georgia, 534.

Per contra—The company was made liable in an unreported case. Bunker vs. Guardian Life, N. Y. Court of Appeals.

Forfeiture of Policy—If the premium be not paid when due, the policy is thereby forfeited.—Howell vs. Knickerbocker, N. Y. Commission of Appeals, June, 1871.

But forfeitures are not encouraged, and a forfeiture for non-payment is waived by the subsequent receipt of premium without objection.—Froehlich vs. Atlas Life, Supreme Court, Mo.—2 Big. 81.

Provisions of non-forfeiture in the policy will be enforced, but must be strictly complied with; thus, where a policy provides that a paid up policy will be issued if the policy be surrendered within thirty days after non-payment of premium, failure to surrender policy within the thirty days forfeits all claim

When a man is "rooted to the spot" by fear, does he branch out before he leaves?

LEGAL DECISIONS AS TO LIFE INSURANCE, continued.

der the policy.—Smith vs. Continental, District Court of Phila., 1873, and humaker vs. Manhattan, U. S. Circuit Court, Mo.—4 Big. 421.

GRANDCHILDREN—May take the share of the deceased parent in a policy, paya- to the children of the insured.—Palmer vs. Continental, Supreme Court, nn—5 Big. 37.

INSURABLE INTEREST—The beneficiary under a policy must have a pecuniary erest in the life insured. Wager policies are void.—Ruse vs. Mutual Life, N. Court of Appeals, 23 N. Y. 516.

A person has an insurable interest in his own life.—Walton vs. National Fund 20 N. Y. 32.

A creditor may insure the life of a debtor.—Rawls vs. American Life, 27 N. 282.

A father may insure the life of a minor son. Loomis vs. Eagle Life, 6 Gray, .

A wife may insure the life of her husband by statute and at law.—St. John American, 3 Kern. 31.

INTEREST ON NOTES UPON PAID-UP POLICIES—As to the forfeiture of such poli- s for failure to pay the interest on notes, the decisions are contradictory.

Forfeiture was decreed in the following cases:

Anderson vs. St. Louis Life, U. S. Circuit Court, Tenn., 5 Big. 527; Patch vs. enix Life, Supreme Court Vt., 1877.

But the policies were held good in the following cases:

Grigsley vs. St. Louis Life, Court of Appeals, Ky., 4 Big. 633; Ohde vs. thwestern, Supreme Court of Iowa, 5 Big. 145; Hull vs. Northwestern, preme Court Wis. 5 Big. 559,

In these latter cases, however, it was held that the dividends should have n applied to pay the interest due on notes.

NOTICE OF PREMIUM—Held that upon a policy upon which there were notes interest payments, the party was entitled to notice of the amount claimed be due to the company, since such amount varied from year to year.—Pierce Home Life, Supreme Court of Ills.—5 Big. 98.

MASSACHUSETTS LAW OF NON-FORFEITURE—A policy issued by a Massachusetts pany before the date of the law 1861, is not governed by it.—Shaw vs. kshire, Supreme Court Mass.—2 Big. 38.

PAYMENT OF PREMIUM—If made in the manner directed by the company, is d, even though the money be lost in transmission. Where, by direction of company's agent, money was sent by express and embezzled by the express- n, held to be a sufficient payment to the company.—Currier vs. Continental e, Supreme Court, N. H.,—5 Big. 257.

PLACE OF THE CONTRACT—The place of the contract is usually that in which policy was issued, but where anything remains to be done to give it validity s for example, to be countersigned by the agent—then the place of that act eemed the place of the contract.—Pomeroy vs. Massachusetts Life, 40 Ills. 398

e man who charged David with extravagance for singing "The trees of the field shall clap hands," forgot that there is such things as palm trees.

LEGAL DECISIONS AS TO LIFE INSURANCE, continued.

PROOF OF DEATH—"Proof, as in addition to notice, must mean evidence in some form—such form as is usual and customary in such cases or as is recognized by law, and is calculated to persuade or convince the mind of the truth of the alleged."—O'Reilly vs. Guardian, N. Y. Court of Appeals, 1875—5 Big. 596.

Where the insured had disappeared and letters of administration issued by a probate court were offered as proof of death. Held, not legal evidence of the death.—Tisdale vs. Mutual Benefit, U. S. Supreme Court—5 Big. 596.

Disappearance for seven years may raise a presumption of death, but not that the death occurred at any particular time. Upon that point further evidence is necessary.—Hancock vs. American Life, Supreme Court Mo. 476—5 Big. 248.

SUNDAY—Premium falling due upon Sunday may be paid upon the Monday next ensuing.—Campbell vs. International, 4, Bosw. 298.

SUICIDE—Death from suicide, the result of insanity, will not vitiate the policy unless the same contains the words "sane or insane," or their equivalent.

If the death is caused by the voluntary act of the insured, he knowing and intending that his death shall be the result of his act, but when his reasoning faculties are so far impaired that he is not able to understand the moral character, the general nature, consequences and effect of the act he is about to commit, or when he is impelled thereto by an insane impulse, which he has not the power to resist, the insurers are liable."—Terry vs. Mutual life, U S. Supreme Court.

A different ruling was made by the same court where the policy contained the words "sane or insane." "Nothing can be clearer than that the words were introduced for the purpose of excepting from the operation of the policy any intended self-destruction, whether the insured was of sound mind or in a state of insanity.—Bigelow vs. Berkshire, U. S. Supreme Court, 1867."

SURRENDER VALUES—In the case of the policies forfeited by reason of the war between the states, it has been held that "such failure (to pay premiums) being caused by a public war, without the fault of the assured, they are entitled *ex æquo bono*, to recover the equitable value of the policies, with interest from the close of the war."—Stratham vs. N. Y. Life, U. S. Supreme Court, 1876.

WIFE'S POLICIES—(See title *Assignments*, above.) If there are no children, an assignment may be made by the wife by deed duly acknowledged in the same manner as to pass her dower right—Laws of New York, 1873. She may surrender her policy to the company—Laws of New York, 1873.

It is doubtful whether a wife's policy may be surrendered to the company for value, and at the same time a new policy issued to a creditor upon the same life. Where a wife's policy, payable to the children, the wife being dead, was surrendered by the husband, and a new policy was issued in favor of creditors: Held that "The cash value of the children's interest went into and became the consideration upon which the new policy was issued. We think a court of equity ought to treat the substituted policy as in fact belonging to the children.' —Chapin vs. Fellows, Supreme Court, Conn.—2 Big. 1.

The fellow that went out rabbit-hunting without success, but on his return bought a stale one at the market, was told by his wife, when she got a sniff at it, that he had done well, for it was high time that that rabbit was killed.

LEGAL DECISIONS AS TO FIRE INSURANCE.

The following extracts from the decisions of the courts, are believed to cover the most of those cases which are likely to come up in the ordinary experience of fire underwriting.

The space available for these decisions, however, is inconsistent with any other than the briefest possible mention of each case, with the authority; thus making a kind of index by which, further and more complete information may be obtained upon any of the subjects alluded to.

ABSOLUTE OWNER.—If insured is not the sole and unconditional owner of the property, or if said property be buildings, the land on which they stand, by a sole and unconditional ownership and title, and it is not so expressed in the written portion of the policy, then the policy shall be void.—Noyes vs. Hartford Fire Ins. Co., 54 N. Y., 668.

APPLICATION—The application, made verbally or in writing, is designed to give the insurer such knowledge and information of the property that he can judge accurately of the nature and value of the risk offered; and as such information, it is made the basis of the contract. Where the policy made the application a part of the contract, *held:* the statements in the applications were warranties, and anything therein not literally accurate avoided the policy.—Jennings vs. Chenango Co. Mut. Ins. Co., 2 Denio, 75.

The application must represent truly, whatever is material to the risk; but if it was written by the agent of insurer, and he was aware of facts material to the risk and did not set them forth in it, his knowledge will estop insurer from insisting upon the concealment.—Marshall vs. Columbian Mutual Fire Ins. Co., 27 N. H., 157.

ASSIGNMENT OF POLICY.—An assignment, by terms of all policies, must, to be valid, be consented to by the insurer. "Policy to A. 'Loss, if any, payable to B.' *Held:* An assignment to B., with the assent of the company."—National Ins. Co. vs. Crane, 16 Md., 260.

BROKERS' AGREEMENT.—The plaintiff applied to a broker for insurance. Was told by him the insurance would take effect from date of application; that the application would be forwarded to the general agent, and if accepted, a policy would be returned. The risk was not accepted, but rejected—after it burned, but before the general agent had knowledge of the fact. *Held:* That there was no valid contract of insurance between the applicant and the company.—Fleming vs. Hartford Fire Ins. Co., Wis. Sup. Ct.

CONDITIONS of POLICY.—The plaintiff was an illiterate woman, who applied to an agent of the company to insure her property. She stated to him fully and fairly the nature of her title, paid him the insurance money and in due course received a policy. When the policy was delivered, it was not read to her, nor

"When I die, let me be buried within the sound of the hammer, the clang of the workshop, the hum of the mill," says the candidate in his speech. And then he goes home and sets himself in the rocking chair while his wife carries the coal out of the cellar to get supper with.

LEGAL DECISIONS AS TO FIRE INSURANCE, continued.

was any notice given to her of its provisions, exceptions, limitations or conditions. *Held:* That the contract was in fact made and consummated by her before the delivery of the policy and in total ignorance of the points in it; that the money was taken and the policy delivered as upon a valid contract, which though oral, was complete and not changed by any condition in the policy subsequently delivered. Judgment for the plaintiff affirmed.—Ellen McClure vs. The Allemania Ins. Co., Sup. Court of Pa.

CONCEALMENT OF THE INTEREST OF INSURED.—It is established by the law of every State, and the uniform decision of the courts, that the suppression or concealment of material intelligence respecting property offered for insurance, whether fraudulent or not, vitiates the policy. "N was the owner of one undivided half of the premises insured. He effected a policy in his own name for his own benefit. He did not disclose his interest. *Held:* The contract was void." —Catron vs. Tenn. Marine & Fire Ins. Co., 6 Humph, 176.

OF ATTEMPTS TO DESTROY PROPERTY.—"If the insured was induced to procure the insurance because of a rumored attempt to fire the premises, it must be disclosed, and a failure in that respect renders the policy void."—Walden vs. Louisiana Ins. Co., 12 La. (O. S.) 134.

An adjacent boat builder's shop took fire and was put out. Insured effected a policy on the premises without disclosing the fact. Within a few days another fire occurred in the same place and the premises just insured were consumed. *Held:* Insured could not recover. Bufo vs. Turner. 6 Taunt, 333; 2 Marsh, 46.

EXCEPTED RISKS.—In this case the policy excepted from its risks on the property *insured for transportation* any loss from fire caused wholly or in part by petroleum or other explosive oils. The fire was caused by a collision, whereby a petroleum tank car was emptied on the ground, and taking fire, destroyed the property insured. The court held that the loss was within the exceptions, and that it makes no difference how the petroleum was ignited. The policies insured only against fire, and the excepting clauses released the company from obligations in such possible fire as occurred.—Imperial Fire Ins. Co. vs. Fargo, U. S. Supreme Ct.

INSURABLE INTEREST.—This was an action on a policy of insurance, to which the defense was that it was discharged because the insured was not the sole owner of the property insured. The judgment was for the insured, and the point made here is that the policy provided that it should be void unless the insured were the unconditional owners of the property, and that it appeared on the trial that they had leased it for ten years, and were entitled only to a reversionary interest; and it is said that if the insured are required, as they were in this case, to make an express statement of their interest, and they do not, the insurer is not bound.—Lycoming Fire Ins. Co. vs. Haven *et al.*, U. S. Supreme Court.

KEEPING AND STORING PROHIBITED ARTICLES.—The insurers have the right to suppose that nothing but the articles specially named in the application will be kept or stored upon the premises. If, therefore, prohibited articles are kept in

First friend (poor)—"Will you do me a great favor? Second ditto (rich)—"With pleasure, but first you have it in your power to render me a great service. Will you?" F. F.—"With pleasure. What can I do for you?" S. F.—"Don't ask me for any money."

LEGAL DECISIONS AS TO FIRE INSURANCE, continued.

ich form and amount as to violate the warranty, the fact is fatal to recovery.—eeve vs. Phenix Ins. Co., 23 La., An. 219.

OTHER INSURANCE.—The privilege of "other insurance without notice till required," admits of any amount of additional insurance, prior or subsequent, thout question. Additional reinsurance does not void a policy in which such tice and consent are not made conditions precedent. "If the agent of insurer, the time the policy was made, knew of other insurance, the condition prohibiting other insurance was waived."—Geib vs. International Ins. Co., 1 Dil. r. C, 443.

PAROL CONTRACTS.—Insurance companies can make valid verbal agreements insure, where the legislature has not enacted that the contract shall always be writing. The Supreme Court of the United States holds, with the Courts of w York and Massachusetts, that a valid contract of insurance can be made parol. "The act of an agent, in making a parol contract for insurance, is lid, and a failure to issue a policy after payment of premium is no defence the action.—Ide vs. Phenix Ins. Co. 2 Biss. 233.

PAYMENT OF PREMIUM.—A neglect to pay the premium voids the policy where dit is not expressly given to the insured. And a delivery of a policy to the ured, in which the premium is acknowledged to have been received, does prevent the insurer from showing that said premium was not paid; that no dit was given, nor any waiver made of this condition.—Mulrey vs. Shawmut Ins. Co. 4 Allen, 116.

ADJACENT BUILDINGS.—Generally it is the duty of insured to disclose all exsures which may affect the risk. When a statement of all the buildings hin a specified distance of the risk is required of the insured, and he omits give some one or more of them in his statement, he cannot recover, even ugh the hazard of the risk were not increased by the location of the buildso omitted to be described.—Wilson vs. Herkimer Co. Mut. Ins. Co., 6 N. 53; Burritt vs. Saratoga Co. Mut. Ins. Co, 5 Hill, 188.

DESCRIPTION.—When the survey is made part of the contract, the premises st correspond with the description in all points material to the risk.—Le v vs. Market Fire Ins. Co., 39 N. Y. 90.

DOUBLE INSURANCE.—In case of double insurance, without the contribution ise, the insured may recover from either insurer, or he may hold each liable a proportionate share of the loss.—Wiggins vs. Suffolk Ins Co., 18 Pick. 145.

ALLING OF BUILDINGS.—*(a) on Stock*—After the building fell, and before the ls could be taken away, a fire occurred, in consequence of which the goods e greatly damaged by fire and water. *Held:* a loss within the policy. *. Building*—The building fell; a fire ensued, and the fallen materials were sumed. *Held:* the subject insured had become a mere congeries of materials re the fire occurred, caused by a peril not insured against, hence the fire was the immediate cause of the loss.—Nave vs. Home Mut. Ins. Co., 37 Mo. 430.

CREASE OR CHANGE OF RISK.—The policy prohibiting the use of premises ny purpose other than described, except on payment of a higher rate, the

fen should be careful lest they cause women to weep, for God counts their tears," says almud.

LEGAL DECISIONS AS TO FIRE INSURANCE, continued.

insured cannot recover if premises are occupied so as to increase the hazard.—Appleby vs. Astor Fire Ins. Co., 54 N. Y. 253. Additions to buildings, increasing the risk, void the policy.—Francis vs. Somerville Mut. Ins. Co., 25 N. J. 78. Converting dwellings into stores increases the hazard, and insured cannot recover.—Merriam vs. Middlesex Mut. Fire Ins. Co., 21 Pick. 162.

NOTICE OF LOSS.—Notice to the agent is notice to the company.—Kendall vs. Holland Purchase Ins. Co., 2 N. Y. S. C. 375; also, Newman vs. Springfield F. and M. Ins. Co., 17 Minn. 123. A sufficient notice is such as to describe the loss, and locate it with sufficient exactness to enable insurer to understand what property is burned.—Works vs. Farmers' Ins. Co., 57 Me. 281; Rix vs. Mutual Ins. Co., 20 N. H. 191. Notice by assignee was sufficient.—Cornell vs. Le Roy, 9 Wend. 163. A "notice to be given forthwith after the loss," is satisfied if given the day after.—Hovey vs. Am. Mut. Ins. Co., 5 Biss. 476. Also, "forthwith" means with due diligence under all the circumstances of the case—within a reasonable time.—Phillips vs. Protection Ins. Co., 14 Mo. 220; Peoria M. and F. Ins. Co. vs. Lewis, 18 Ill. 553.

PRINCIPAL AND AGENT.—No company is responsible for the act of an agent outside of his authority. A company cannot, however, be relieved from legitimate responsibility by *private* instructions to agents, narrowing or limiting their powers, the insured being ignorant of such instructions at the time of making the contract.—Com. Mut. Marine Ins. Co. vs. Union Mut. Ins. Co., 19 Hon. 318, 2 Curtis 524; Ide vs. Phœnix Ins. Co., 2 Biss. 333; Bankie vs. Ætna Ins. Co., 2 Dil. Cir. Ct. 156; Taylor vs. Germania Ins. Co., id. 288. No person can legally act as an agent in a transaction in which he has an adverse interest or employment; so an agent cannot receive an application for himself and insure his own property under it, so as to bind the company, without consent.—N. Y. Cen. Ins. Co. vs. National Protection Ins. Co., 14 N. Y. 85, S. C. 20 Barb. 468. When an agent surveys premises and inserts statements of fact as given by applicant, such statements bind the insured, but not the company. But when an agent makes a survey in the absence of the insured, or omits to insert facts stated by the applicant, the insured must not suffer for any neglect or omission of the agent.—Masters vs. Madison Co. Mut. Ins. Co., 11 Barb. 624.

NEGLIGENCE.—When the proximate cause of the loss is a peril insured against the insurer is liable, although the remote cause was the negligence of the insured or his employés.—Patapsco Ins. Co. vs. Coulter, 3 Pet. 222. Unless such negligence is the result of fraudulent purpose or design.—Gove vs. Farmers' Mut. Ins. Co., 48 N. H. 41.

REMOVAL OF GOODS.—1. When a building in which insured goods are stored is threatened by fire, and the danger is such that a prudent man would not allow them to remain in the house, and if as much care is used in their removal as a prudent man would use in removing his own goods, not insured, insurers are liable for the damage.—Holtzman vs. Franklin Fire Ins. Co., 4 Cranch, C. C. 295; Case vs. Hartford Fire Ins. Co., 13 Ill. 676.

Avoid arguments with ladies. In spinning yarns among *silks* and *satins*, a man is sure to be worsted and twisted. And when a man is worsted and twisted, he may consider himself wound up.

THE ACTUARIES' TABLE OF MORTALITY,

Showing in round figures the number that die at each age out of 1,000 living at that age.

Age.	Number Living at Each Age.	Number Dying at Each Age.	Deaths per 1,000 at Each Age.
10	100,000	676	7
11	99,324	674	7
12	98,650	672	7
13	97,978	671	7
14	97,307	671	7
15	96,636	671	7
16	95,965	672	7
17	95,293	673	7
18	94 620	675	7
19	93,945	677	7
20	93,268	680	7
21	92,588	683	7
22	91,905	686	7
23	91,219	690	8
24	90,529	694	8
25	89,835	698	8
26	89,137	703	8
27	88,434	708	8
28	87,726	714	8
29	87,012	720	8
30	86,292	727	8
31	85,565	734	9
32	84,831	742	9
33	84,089	750	9
34	83,339	758	9
35	82,581	767	9
36	81,814	776	9
37	81,038	785	10
38	80,253	795	10
39	79,458	805	10
40	78,653	815	10
41	77,838	826	11
42	77,012	839	11
43	76,173	857	11
44	75,316	881	12
45	74,435	909	12
46	73,526	944	13
47	72,582	981	14
48	71,601	1,021	14
49	70,580	1,063	15
50	69,517	1,108	16
51	68,409	1,156	17
52	67,253	1,207	18
53	66,046	1,261	19
54	64,785	1,316	20
55	63,469	1,375	22
56	62,094	1,436	23
57	60 658	1,497	25
58	59,161	1,561	26
59	57,600	1,627	28
60	55,973	1,698	30
61	54,275	1,770	33
62	52,505	1,844	35
63	50,661	1,917	38
64	48,744	1,990	41
65	46,754	2,061	44
66	44 693	2,128	48
67	42,565	2,191	51
68	40,374	2,246	56
69	38,128	2,291	60
70	35,837	2,327	65
71	33,510	2,351	70
72	31,159	2,362	76
73	28,797	2,358	82
74	26,439	2,339	88
75	24,100	2,303	96
76	21.797	2,249	103
77	19.548	2,179	111
78	17,369	2,092	120
79	15,277	1,987	130
80	13.290	1,866	140
81	11,424	1,730	151
82	9.694	1,582	163
83	8,112	1,427	176
84	6,685	1,268	190
85	5.417	1,111	205
86	4.306	958	222
87	3.348	811	242
88	2.537	673	265
89	1,864	544	292
90	1,319	427	324
91	893	322	361
92	570	231	405
93	339	155	457
94	184	95	516
95	8	52	584
96	3	24	649
97	13	9	692
93	4	3	750
99	1	1	1000

One of the firemen at a recent fire, when he found the hose not long enough to reach from the hydrant to the burning building, called in his excitement for the men to "bring up the hydrant."

COMMISSIONERS OF INSURANCE DEPARTMENTS.

State.	Name.	Title.	Time in Office.	Cause of Change.
California	Geo. W. Mowe	Insurance Commissioner	1868-72	Political changes.
	*J. W. Foard	Insurance Commissioner	1872-77	
Connecticut	Benjamin Noyes	Insurance Commissioner	1865-70	Political changes.
	George S. Miller	Insurance Commissioner	1871-74	Political changes.
	*John W. Stedman	Insurance Commissioner	1875-77	
Kansas	W. C. Webb	Superintendent of Insurance	1871-73	Political changes.
	Edward Russell	Superintendent of Insurance	1874	Political changes.
	*Orrin T. Welch	Superintendent of Insurance	1875-77	
Kentucky	Gustavus W. Smith	Insurance Commissioner	1871-75	Political changes.
	*B. Leslie	Insurance Commissioner	1876-77	
Maine	A. W. Paine	Insurance Commissioner	1869-73	Term expired.
	*Joshua Nye	Insurance Commissioner	1874-77	
Maryland	Chas. A Wailes	Insurance Commissioner	1871-75	Died in office.
	*Jesse K. Hines	Insurance Commissioner	1876-77	
Massachusetts	Elizur Wright	Insurance Commissioner	1859-66	Political changes.
	John E. Sanford	Insurance Commissioner	1867-69	Resigned.
	Julius Clarke	Insurance Commissioner	1870-74	Term expired.
	*Stephen H. Rhodes	Insurance Commissioner	1875-77	
Michigan	*Samuel H. Row	Insurance Commissioner	1871-77	
Minnesota	Pennock Pusey	Insurance Commissioner	1872-74	Term expired.
	*A. R. McGill	Insurance Commissioner	1875-77	
Missouri	Wyllis King	Superintendent of Insurance	1869-73	Died in office.
	Charles E Klug	Deputy-Super't of Insurance	1872	Political changes.
	William Selby	Superintendent of Insurance	1873	Political changes.
	Frank P. Blair	Superintendent of Insurance	1874-75	Died in office.
	Celsus Price	Superintendent of Insurance	1876	Political changes.
	*W. S. Relfe	Superintendent of Insurance.	1877	
New York	William Barnes	Super't Insur'ce Department.	1859-69	Change of party in power.
	George W. Miller	Super't Insur'ce Department.	1870-71	Resigned, pending vote of removal in senate.
	Orlow W. Chapman	Super't Insur'ce Department.	1872-75	Resigned.
	William Smyth	Deputy-Super't of Insurance.	1876	Political changes.
	*John F. Smyth	Super't Insur'ce Department.	1877	
Ohio	W. F. Church.	Superintendent of Insurance	1872-74	Political changes.
	*W. D. Hill	Superintendent of Insurance	1875-77	
Pennsylvania	*J. M. Forster	Insurance Commissioner	1873-77	
Rhode Island	*Joel M. Spencer	Insurance Commissioner	1869-77	
Tennessee	*William Morrow	Insurance Commissioner	1877	
Vermont	*George Nichols	Insurance Commissioner	1877	

*Still in office, December, 1877.

In the other states the Supervision of Insurance forms part of the duties of some state officer, such as the Governor, Secretary of State, Auditor, Comptroller, or Examiner of Corporations.

It will be noted that the office is usually a political one, subject to change as soon as the officer becomes familiar with his duties.

A bit of raw meat, or a fibre of a plant, after it has been steamed for some days in water, and kept in a room not too low in temperature, will be found swarming with microscopic life.

APPLICANTS FOR THE OFFICE OF INSURANCE COMMISSIONER OF OHIO.
"Persons without insurance experience preferred."—*Vide, Gov. Allen.*

One of the many phases of the imbecility peculiar to that useless appendage of State Government, known as State Supervision of Insurance, is above illustrated. A rational man who wants a coat will not go to a blacksmith to make it, nor will the owner of a woolen mill employ a shoemaker to superintend the manufacture of cloth, the banker who doubted the accuracy of his balance-sheet would not dream of submitting it for ratification to a man who never saw an account-book in his life. But in the wisdom of the men who appoint State Superintendents of Insurance, the man who is deemed most competent for that position is the man who is most ignorant of the business he is called upon to supervise!

COST OF STATE SUPERVISION.

For many years policy-holders in Life and Fire Insurance Companies cherished the belief that they were perfectly secured from loss by the watchful care and supervision of the several Insurance Departments. But now that these apparent safeguards have lamentably failed, and it has become manifest that the very rottenness of many Companies has been concealed and varnished by means of this delusive system, it is time to count the cost.

Insurance Departments are now organized in fifteen States, while in the other States similar methods obtain although carried on by some other State official. In whatever way it is done, supervision requires its retinue of salaried clerks, and all the costly appliances of official routine, which are employed in examining and reporting for each separate State, the same items of the same Companies, in the same form and with the same barren results. Over and over again the same work is done, and with each turn the dollars are extracted from the coffers of the Companies, or to speak more by the card, from the pockets of the policy-holders. The amounts paid to the Insurance Department of New York from 1860 to date, reach a round million of dollars, and the chief results we see are the wrecks of Companies, whose fair proportions, as shown by recent Insurance Reports, have dwindled to such lean dimensions as to disgust even the Receivers. Last year the Insurance Commissioner in California collected $8,454 in fees; in Connecticut, $9,725; in Iowa, $17,619; in Kansas, $13,910; in Kentucky, $11,484; in Maine, $3,824; in Massachusetts, $40,185; in Missouri, $35,152; in New Hampshire, $1,586; in New York, $79,232; in Ohio, $24,480; in Pennsylvania, $14,223, and in Rhode Island, $1,731, making a total of $258,585 in thirteen States. Similar amounts are paid in other States, which go into the general revenue.

Besides these items of expense, the policy-holders indirectly pay taxes to the various states, counties, cities, etc., ranging from one per cent to three per cent of the premium income. In 1876 the taxes paid by the Insurance Companies reporting to the New York Insurance Department amounted to $2,408,325, of which $1,306,364 was paid by Fire and Marine Companies, and $1,101,961 by Life Companies. There are other Companies not reporting to the New York Department which pay taxes in their own localities, thus swelling the aggregate to some four million dollars per annum. It would seem that an interest intended to protect the people from loss and to help them bear each others burdens, might be relieved from this oppressive taxation and this manifold superserviceable and delusive incubation of State officials upon figures, which fails to produce facts to be relied upon for the guidance of the people.

SHORT RATE TABLE,

SHOWING PERCENTAGE OF

Premium to be Returned to the Assured.

EXAMPLE.—Suppose a "three-year" policy, premium $60, having six months to run, is to be cancelled; we find in table that 10 per ct. of premium is to be returned—10 per ct. of $60=$6.

Entered according to Act of Congress, in the year 1877, by F. C. Moore, in the office of the Librarian of Congress at Washington. Published by kind permission of the compiler, Mr. F. C. Moore.

Unexpired Term of Policy in Months.	On 1 Year Policy Return.	On 2 Year Policy Return.	On 3 Year Policy Return.	On 5 Year Policy Return.
1 month to run	5 per ct.	2½ per ct.	2 per ct.	1 per ct.
2 months to run	10 per ct.	5 per ct.	3½ per ct.	2 per ct.
3 months to run	15 per ct.	7½ per ct.	5 per ct.	3 per ct.
4 months to run	20 per ct.	10 per ct.	7 per ct.	4 per ct.
5 months to run	25 per ct.	12½ per ct.	8½ per ct.	5 per ct.
6 months to run	30 per ct.	15 per ct.	10 per ct.	6 per ct.
7 months to run	40 per ct.	17½ per ct.	12 per ct.	7 per ct.
8 months to run	50 per ct.	20 per ct.	13½ per ct.	8 per ct.
9 months to run	60 per ct.	22½ per ct.	15 per ct.	9 per ct.
10 months to run	70 per ct.	25 per ct.	17 per ct.	10 per ct.
11 months to run	80 per ct.	27½ per ct.	18½ per ct.	11 per ct.
12 months to run	....	30 per ct.	20 per ct.	12 per ct.
13 months to run	....	35 per ct.	22 per ct.	13 per ct.
14 months to run	....	40 per ct.	23½ per ct.	14 per ct.
15 months to run	....	45 per ct.	25 per ct.	15 per ct.
16 months to run	....	50 per ct.	26½ per ct.	16 per ct.
17 months to run	....	55 per ct.	28 per ct.	17 per ct.
18 months to run	....	60 per ct.	30 per ct.	18 per ct.
19 months to run	....	65 per ct.	33 per ct.	19 per ct.
20 months to run	....	70 per ct.	36½ per ct.	20 per ct.
21 months to run	....	75 per ct.	40 per ct.	21 per ct.
22 months to run	....	80 per ct.	43 per ct.	22 per ct.
23 mothhs to run	....	87 per ct.	46½ per ct.	23 per ct.
24 months to run	....	....	50 per ct.	24 per ct.
25 months to run	....	....	53 per ct.	25 per ct.
26 months to run	....	....	56½ per ct.	26 per ct.
27 months to run	....	....	60 per ct.	27 per ct.
28 months to run	....	....	63 per ct.	28 per ct.
29 months to run	....	....	66½ per ct.	29 per ct.
30 months to run	....	....	70 per ct.	30 per ct.
31 months to run	....	....	73 per ct.	32 per ct.
32 months to run	....	....	76½ per ct.	34 per ct.
33 months to run	....	....	80 per ct.	36 per ct.
34 months to run	....	....	83 per ct.	38 per ct.
35 months to run	....	....	90 per ct.	40 per ct.
36 months to run	....	....	....	42 per ct.
37 months to run	....	....	....	44 per ct.
38 months to run	....	....	....	46 per ct.
39 months to run	....	....	....	48 per ct.
40 months to run	....	....	....	50 per ct.
41 months to run	....	....	....	52 per ct.
42 months to run	....	....	....	54 per ct.
43 months to run	....	....	....	56 per ct.
44 months to run	....	....	....	58 per ct.
45 months to run	....	....	....	60 per ct.
46 months to run	....	....	....	62 per ct.
47 months to run	....	....	....	64 per ct.
48 months to run	....	....	....	66 per ct.
49 months to run	....	....	....	68 per ct.
50 months to run	....	....	....	70 per ct.
51 months to run	....	....	....	72 per ct.
52 months to run	....	....	....	74 per ct.
53 months to run	....	....	....	76 per ct.
54 months to run	....	....	....	78 per ct.
55 months to run	....	....	....	80 per ct.
56 months to run	....	....	....	82 per ct.
57 months to run	....	....	....	85 per ct.
58 months to run	....	....	....	89 per ct.
59 months to run	....	....	....	94 per ct.

Those who come to you to talk about others are the ones who go to others to talk about you.

LIFE INSURANCE COMPANIES

NOW EXISTING.

ORGANIZED BEFORE STATE SUPERVISION.

Year of Org'z'n.	Name.	State.	Number of Policies in Force.	Amount Insured.	Gross Assets.	Gross Liabilities.
1812	Pennsylvania	Penn	132	$437,633	$10,731,512	$209,559
1836	Girard	Penn	822	2,165,253	2,522,987	1,272,041
1843	Mutual Life	New York	92,125	301,278,037	82,076,707	71,813,827
"	New England Mutual	Mass.	20,212	58,940,326	14,489,647	11,864,599
1845	New York	New York	45,421	127,748,473	33,163,715	26,982,743
"	Mutual Benefit	New Jersey	43,308	131,846,985	33,336,417	27,877,833
"	State Mutual	Mass.	4,826	10,309,271	2,081,394	1,722,398
1846	Connecticut Mutual	Conn	66,618	183,414,408	46,163,497	39,104,875
1847	Penn Mutual	Penn	10,643	31,053,301	5,896,602	4,767,674
1849	Union Mutual	Maine	20,444	40,979,204	8,099,634	7,407,689
1850	Manhattan	New York	12,608	38,942,758	10,045,613	8,122,018
"	United States	New York	10,303	20,835,662	4,803,332	3,962,974
"	National	Vermont	4,484	9,440,381	2,074,807	1,296,535
"	Ætna	Conn	56,987	87,385,555	23,194,555	19,275,262
"	Charter Oak	Conn	25,138	52,494,057	13,234,438	12,488,317
"	American	Penn	11,971	24,079,498	5,159,624	4,699,189
1851	Massachusetts Mutual	Mass.	14,458	33,803,463	6,408,783	5,327,417
"	Berkshire	Mass.	5,531	12,331,015	3,235,521	2,758,595
"	Phœnix	Conn	27,775	52,343,982	10,768,417	9,886,353
1853	Knickerbocker	New York	9,569	21,085,703	6,910,972	6,487,651
"	Covenant Mutual	Missouri	1,654	2,865,779	681,855	655,586
1857	German Mutual	Missouri	665	1,025,547	345,081	304,003
1858	Northwestern Mutual	Wisconsin	36,456	67,493,191	17,995,863	14,302,501
	Number of Companies—23.	Totals	522,150	$1,312,299,452	$343,120,973	$282,689,639

ORGANIZED UNDER STATE SUPERVISION.

1859	Equitable	New York	48,736	$173,050,690	$30,872,374	$26 231,141
1860	Germania	New York	20,296	34,056,313	7,910,109	6,844,643
"	Home	New York	9,916	19,902,744	4,730,123	3,842,265
"	Washington	New York	10,899	24,346,506	5,173,279	4,386,686
1862	John Hancock	Mass.	5,591	10,505,729	2,794,844	2,425,608
1864	Brooklyn	New York	4,479	10,532,717	2,462,699	2 262,890
"	Globe	New York	10,994	20,913,024	4,398,653	3,979,624
"	Continental	Conn	10,822	15,946,716	3,355,120	3,044,181
1865	Universal	New York	11,300	25,655,085	3,542,321	3,238,454
"	Connecticut General	Conn	3,688	6,689,610	1,272,299	969,244
"	Provident Life	Penn	6,805	20,847,199	3,573,893	2,626,817
1866	Travelers'	Conn	10,833	19,146,391	2,908,382	2,349,592
"	Railway Passenger	Conn			475,536	35,000
"	Southern Mutual	Kentucky	2,232	5,365,890	877,534	744,021
1867	Metropolitan	New York	17,508	24,223,764	2,145,193	1,915,927
"	Union Central	Ohio	5,803	10,866,185	1,290,282	1,085,297
"	Missouri Valley	Kansas	7,572	5,207,771	595,789	518,767
"	Hartford Life	Conn	2,382	3,502,683	946,628	560,888
"	Michigan Mutual	Michigan	6,134	12,670,213	910,778	667,406
"	Equitable	Iowa	1,711	2,360,707	385,742	340,644
"	†National Capital	D. C	3,000	5,000,000	1,000,000	1,000,000
1868	National, U. S.	D. C	10,943	21,619,001	3,782,629	3,123,008
"	Homœopathic	New York	3,270	5,539,569	687,149	595,204
"	Life Association	Missouri	12,553	33,810,626	4,173,161	3,924,544
"	Western	New York	1,216	1,060,439	197,173	150,204
"	Pacific Mutual	California	3,645	8,334,283	1,282,994	916,750
"	Vermont Life	Vermont	515	940,000	181,398	82,564
1868	Homestead Bank	Penn	384	246,249	356,243	45,444
1869	Piedmont & Arlington	Virginia	5,621	12,325,949	1,963,164	1,800,704
1869	North American	Penn	149	84,462	92,300	35,024

Speak well of your friends—of your enemies say nothing.

LIFE INSURANCE COMPANIES NOW EXISTING, continued.

Year of Org'z'n.	Name.	State.	Number of Policies in Force.	Amount Insured.	Gross Assets.	Gross Liabilities.
1872	Toledo Mutual	Ohio	$ 602	$ 749,371	$ 142,446	$ 30,089
1875	Provident Savings	New York	911	2,231,700	131,253	50,493
1864	*Maryland	Maryland				
1866	*Franklin	Indiana				
1869	*Cotton States	Georgia	10,000	25,000,000	3,000,000	2,500,000
1869	*Louisiana Equitable	Louisiana.				
1870	*Mutual Life	Maryland.				
1871	*Mobile Life	Alabama.				
Number of Companies—38.		Totals.	249,944	$560,731,586	$97,611,488	$82,323,123

*No report is given as to these companies. It is estimated that they have together policies in force as above stated.

†Estimated from last report of American National Life and Trust company which was reinsured in this company.

LIFE INSURANCE IN THE UNITED STATES.

Showing the business in force in the several States on the 1st day of January, 1877.

State.	Population.	Number of Policies.	Amount Insured.	Annual Premiums.	Claims paid in 1876.
California	560,247	*18,000	$45,000,000	$1,500,000	$800,000
Connecticut	537,454	24,600	47,422,838	1,712,529	798,945
Illinois	2,539,891	49,437	103,963,146	3,086,881	1,593,214
Iowa	1,194,020	23,009	29,591,849	788,343	199,626
Kansas	364,399	3,532	7,787,000	238,953	91,992
Kentucky	1,321,011	11,105	32,039,455	922,483	572,546
Maine	626,915	14,308	23,260,242	703,647	274,397
Massachusetts	1,457,351	47,600	130,303,860	6,262,413	1,591,000
Michigan	1,184,059	24,148	50,202,906	1,433,226	629,225
Minnesota	439,706	9,173	14,976,603	456,672	258,529
Missouri	1,721,295	16,837	45,935,862	1,523,453	848,784
New York	4,382,759	139,881	382,944,493	14,400,132	4,674,337
New Jersey	906,096	19,166	47,488,297	1,284,237	758,647
New Hampshire	318,300	8,427	12,405,947	439,066	177,094
Ohio	2,665,260	55,355	128,598,547	4,017,032	1,382,187
Pennsylvania	3,521,951	73,896	202,072,195	6,454,759	2,825,516
Rhode Island	217,353	6,415	17,428,822	536,697	258,224
Wisconsin	1,054,670	23,489	39,332,798	1,211,728	408,939
*All the other states combined.	13,150,068	203,716	512,276,158	29,836,002	10,774,009
Totals	38,162,705	772,094	$1,873,031,038	$76,828,223	$28,916,211

*Estimated.

The English life table, compiled by the registrar-general of England, shows that out of a population of 40,000,000 there are 10,000 males between the ages of 25 and 65; or, in other words, one-fourth of the population are of insurable age. If we assume that one-half of these are in good insurable health, we should have in the United States one-eighth of the population, or 4,700,000 lives capable of being insured; yet less than 800,000 actually hold policies in all the companies combined. The field for life insurance is thus seen to be practically unlimited. Let the companies not despair, and let the life agent take heart. The present prostration is but temporary. When the wrecks of ruined companies shall have been removed, and the sound institutions remaining shall exhibit a strength and vigor uninjured and reinforced by the troubles and suspicions through which they will have passed, life insurance will again command public confidence and sympathy, and will share in the general revival of trade and the renewed prosperity of the people, which cannot long be delayed.

LIFE INSURANCE COMPANIES FAILED UNDER STATE SUPERVISION.

Organized.	Name.	State.	When Retired.	Method of Termination.	Number of Policies last Report.	Amount Insured. last Report.	Assets Claimed last Report.	Liabilities last Report.
1848.	American Mutual	Connecticut.	1866	Name changed to.				
	American National Life & Trust.	Connecticut.	1877	Reinsured by National Capital	2,894	$4,963,824	$1,193,766	$1,335,068
1857.	St. Louis Mutual	Missouri	1874	Reinsured by Mound City	16,359	42,971,851	6,154,691	6,482,172
1859.	Guardian	New York	1874	Reinsured by Universal	13,634	28,359,709	3,976,977	3,974,822
1862.	North America	New York	1877	Receiver appointed	6,533	10,877,981	3,671,565	3,568,372
"	Security	New York	1876	Receiver appointed	9,543	21,000,000	3,683,186	4,101,537
1863.	New Jersey Mutual	New Jersey	1876	Receiver appointed	10,755	19,389,123	1,808,882	1,443,158
"	National	New York	1873	Reins'd by American National Life & Trust	3,819	7,022,974	760,035	747,317
1864.	Widows' and Orphans' Benefit	New York	1871	Reinsured by Reserve Mutual	4,679	13,246,756	1,599,069	1,467,976
1865.	Great Western	New York	1870	Receiver appointed	3,428	8,026,666	551,438	410,584
"	Hahnemann	Ohio	1871	Reinsured by Republic	4,237	7,164,198	485,560	377,428
"	Mutual	Illinois	1876	Receiver appointed	1,420	1,415,237	251,280	376,429
1866.	American Popular	New York	1877	Receiver appointed	3,309	10,213,187	727,234	524,753
"	Atlantic Mutual	New York	1877	Receiver appointed	3,398	5,633,353	1,252,017	1,148,353
"	Continental	New York	1877	Receiver appointed	24,768	51,179,234	6,229,485	5,504,052
"	New York State	New York	1872	Reinsured by Guardian	2,291	3,511,063	283,412	193,836
"	World Mutual	New York	1875	Reinsured by New Jersey Mutual	414	378,026	197,929	183,682
"	Economical	Rhode Island	1872	Reinsured by National, U. S. A	2,743	6,359,718	717,897	465,398
"	Home Mutual	Ohio	1872	Reinsured by Union Central	2,917	4,882,150	280,003	236,800
"	Atlas	Missouri	1872	Reinsured by St. Louis Mutual	3,759	12,926,802	476,378	625,228
"	Mississippi Valley	Kentucky	1872	Reinsured by St. Louis Mutual	832	2,000,000	135,159	164,151
1867.	Excelsior	New York	1872	Reinsured by National, U. S. A	2,632	6,175,637	514,160	505,819
"	Standard	New York	1871	Reinsured by Government Security	1,462	2,765,883	284,563	167,336
"	International	Illinois	1873	Reinsured by Universal	187	312,645	126,746	37,432
"	Chicago	Illinois	1877	Receiver appointed	*2,500	3,417,612	212,378	353,676
"	Cincinnati Mutual	Ohio	1872	Reinsured by Union Central	2,611	5,017,762	333,696	211,426
"	Missouri Mutual	Missouri	1874	Reinsured by St. Louis Mutual	3,970	7,725,503	452,934	430,239
"	California Mutual	California	1872	Reinsured by Republic	*700	2,461,621	546,246	155,730

*Estimated.

The man who takes a "broad view" must discover a "wide difference."

LIFE INSURANCE COMPANIES FAILED UNDER STATE SUPERVISION.—Continued.

1867.	National Capitol	†Dis. Colum.	1872.	Reinsured by Penn Mutual	501	$1,729,489	$175,356	$83,787
"	Widow and Orphan Fund	Tennessee	1876.	Stopped business; no report obtainable	1,731	3,300,318	273,378	195,838
"	Great Western	Illinois	1869.	Reinsured by Republic	*100	2,000,000	160,000	92,000
1868.	American Tontine	New York	1871.	Reinsured by Empire Mutual	1,371	2,476,658	269,665	114,933
"	Asbury	New York	1874.	Receiver appointed	2,175	3,763,033	327,585	348,135
"	Craftsmen's	New York	1872.	Reinsured by Hope Mutual	1,839	3,910,357	284,210	259,146
"	Eclectic	New York	1873.	Receiver appointed	2,777	5,257,365	310,777	270,144
"	Mutual Protection	New York	1871.	Name changed to.				
	Reserve Mutual	New York	1872.	Reinsured by Guardian	2,091	5,455,175	370,184	293,740
"	Commonwealth	New York	1875.	Reinsured by New Jersey Mutual	1,464	2,745,769	276,599	249,615
"	International	New Jersey	1872.	Reinsured by United States	1,097	2,377,546	486,926	342,855
"	De Soto Mutual	Missouri	1871.	Reinsured by St. Louis Mutual	428	1,496,599	165,004	86,816
"	Mound City	Missouri	1874.	Name changed.				
	St. Louis Life	Missouri.	1876.	Name changed.	*10,000	21,000,000	3,375,302	3,079,430
	Columbia	Missouri	1877.	Reins'd in part by Life Assoc'n; Rec'r appt'd				
1869.	Anchor	New Jersey	1872.	Reinsured by St. Louis Mutual	3,187	7,922,362	415,740	319,243
"	Amicable	New York	1872.	Reinsured by Guardian	685	1,109,250	177,561	144,251
"	Empire Mutual	New York	1872.	Reinsured by Continental	6,701	13,947,045	853,990	688,254
"	Empire State	New York	1872.	Reinsured by Life Association	189	175,177	142,077	36,974
"	Farmers' and Mechanics'	New York	1871.	Reinsured by Empire Mutual	897	1,319,910	166,345	49,668
"	Hercules	New York	1873.	Receiver appointed	277	350,817	128,576	85,254
"	Hope Mutual	New York	1872.	Reinsured by New Jersey	4,386	9,467,031	508,826	498,819
"	Safety Deposit	Illinois	1875.	Reinsured by Mutual, of Illinois	1,069	1,602,574	139,345	100,053
"	Teutonia	Illinois	1876.	Receiver appointed	*2,000	2,962,561	333,725	267,160
1870.	Government Security	New York	1874.	Reinsured by North America	1,122	2,777,499	296,652	224,689
"	Merchants'	New York	1875.	Reinsured by Globe	1,394	2,425,514	196,659	117,974
"	Republic	Illinois	1877.	Reins'd in part by National, U.S.; Rec'r appt'd.	*5,000	10,409,574	1,861,711	1,671,388
1873.	Alliance Mutual	Kansas	1877.	Reinsured by Pacific Mutual	609	2,367,800	222,231	80,372
	52 Companies.			Totals	188.884	$401,747,938	$48,825,610	$44,893,312

*Estimated. †Revived in 1877, and has reinsured American National Life and Trust.

When a faithful mother goes on a whaling expedition, she never fails to get all the blubber she wants.

LIFE INSURANCE COMPANIES IN THE HANDS OF RECEIVERS.

LATEST REPORT OBTAINABLE.

	Date of Receivership.	Name.	State.	Receiver.	Address.	Assets.	Liabilities.	Date of Report.
1.	1870, Dec. 19	Great Western	New York	F. M. Bixby	New York	$3,508	$400,000	Dec., 1876.
2.	1873, May 9	Craftsmen's	New York	J. L. Worth	New York	48,279	51,130	Dec., 1876.
3.	" June 24	Hercules	New York	John H. Kitchen	New York	25,772	105,021	Dec., 1876.
4.	" Sept. 12	Eclectic	New York	Philo T. Ruggles	New York	236,078	342,000	Dec., 1876.
5.	" Oct. 21	National	New York	Eli Beard	New York	100,000	See note	Dec., 1876.
6.	1874, Oct. 7	Asbury	New York	A. V. Stout	New York	129,259	229,390	Dec., 1876.
7.	1875, March 20	Commonwealth	New York	Thos. S. Moore	New York	132,747	69,643	Dec., 1876.
8.	" May 7	Merchants'	New York	C. M. Thompson	New York	125,000	See note	Dec., 1876.
9.	1876, Feb. 16	Teutonia	Illinois	Hubert Dilger	Chicago, Ills	31,996	37,170	Dec., 1876.
10.	" May 20	Mutual	Illinois	C. C. Holton	Chicago, Ills	251,280	376,429	Dec., 1876.
11.	" May 20	Safety Deposit	Illinois	C. C. Holton	Chicago, Ills	139,345	100,053	Dec., 1876.
12.	" Oct. 25	Continental	New York	John P. O'Neill	New York	2,600,000	5,800,000	August, 1877.
13.	" Dec. 14	Security	New York	W. H. Wickham	New York	1,813,254	4,101,537	August, 1877
14.	" Dec. 14	New Jersey Mutual	New Jersey	Joel Parker	Newark, N. J.	970,000	1,700,000	Dec., 1876.
15.	1877, Feb. 15	St. Louis Mutual	Missouri	C. E. Von Phul, Silas Bent, Wm. Spears	St. Louis, Mo.	894,583	2,252,732	July, 1877.
16.	" March 8	North America	New York	Henry R. Pierson	New York	1,005,054 1,277,228	1,009,889 Regist'rd 1,913,940 Ordinary	Oct. 3, 1877.
17.	" March 8	Guardian Mutual	New York	Henry R. Pierson	New York	300,000	1,425,552	Sept., 1877.
18.	" March 8	Reserve Mutual	New York	Henry R. Pierson	New York	105,000	59,054	Sept., 1877.
19.	" March 8	Widows' & Orphans' Benefit	New York	Henry R. Pierson	New York	115,000	291,308	Sept., 1877.
20.	" March 8	New York State	New York	Henry R. Pierson	New York	101,000	38,556	Sept., 1877.
21.	" April 5	World Mutual	New York	S. W. Rosendale	Albany, N. Y.	117,513	162,434	March, 1877.
22.	" May 25	Republic	Illinois	Samuel D. Ward	Chicago, Ills.	1,323,403	1,456,609	May, 1877.
23.	" May 25	American Popular	New York	E. Z. Laurence	New York	271,663	512,501	August, 1877.
24.	" July 7	Chicago	Illinois	Geo M Bogue	Chicago, Ills	212,378	353,676	Dec., 1877.
25.	" August 7	Columbia	Missouri	L. E. Alexander	St. Louis, Mo.	1,564,134	2,036,069	July, 1877.
26.	" August 10	Atlantic Mutual	New York	Edw'd Newcombe	Albany, N. Y.	1,043,468	1,153,853	May, 1877.
	26 Companies.				Totals	$14,936,942	$25,568,446	

——See next two pages.

SPECIAL INFORMATION AS TO LIFE INSURANCE COMPANIES IN HANDS OF RECEIVERS.

GREAT WESTERN.—Receiver has paid two dividends, amounting to twenty-five per cent. of reserve valuation of the policies. Funds exhausted. Loss, seventy-five per cent.

CRAFTSMEN'S.—The risks of this Company were reinsured by the Hope Mutual, and those of both, subsequently, by the New Jersey Mutual Life Ins. Co. There is a special deposit of $100,000 with the Insurance Department of New York, to secure policies of Hope Mutual Co. Aside from this, the claim will be on the funds of the New Jersey Mutual. Probable loss, eighty per cent.

HERCULES.—Receiver has paid dividend of twelve per cent. Probable loss, eighty per cent.

ECLECTIC.—Assets nominal, except deposit of $97,000, still held by New York Insurance Department. Receiver cannot make a dividend until he obtains possession of deposit, as to which there are law-suits. Probable dividend, twenty-five per cent. Probable loss, seventy five per cent.

NATIONAL.—The Receiver was discharged from duty by the Court, June 12, 1875, after having reinsured the risks in the American National Life and Trust of New Haven, Conn., now reinsured by the National Capitol of Washington, D. C. Insurance Department of New York still holds deposit of $100,000. No loss, as yet.

ASBURY.—Insurance Department holds deposit of $100,000. Probable dividend, eighty per cent. Probable loss, twenty per cent.

COMMONWEALTH.—The risks were reinsured by the New Jersey Mutual Life, by exchange of policies. Those retaining their original policies are likely to receive the full reserve from deposit of $100,000 with N. Y. Insurance Department.

MERCHANTS'.—Policies reinsured by Globe Mutual Life, without loss.

TEUTONIA.—Receiver has paid policyholders a dividend of seventy-five per cent. Probable loss, twenty per cent.

MUTUAL LIFE OF CHICAGO.—Complicated with the Safety Deposit Life. Receiver has paid a dividend of ten per cent. Fund may yield fifty per cent.

SAFETY DEPOSIT.—Reinsured by Mutual Life of Chicago. Policies remaining will probably obtain the full reserve valuation.

CONTINENTAL.—Includes policies of American Tontine, British Commercial, Empire Mutual, Farmers' and Mechanics', and International of London. The Empire Mutual has a special deposit with the New York Insurance Department of $100,000, which may protect its policies from loss. The general fund may yield a dividend of fifty per cent.

SECURITY.—Assets largely in premium notes. Probable dividend, twenty-five per cent. Probable loss, seventy-five per cent.

NEW JERSEY MUTUAL.—Includes policies of Hope Mutual, Commonwealth, and Craftsmen's. The amounts are given from the report of D. P. Fackler,

What is the difference between a poor gun and a borrowed masquerade costume? One is fired and doesn't hit, and the other is hired and doesn't fit.

LIFE INSURANCE COMPANIES IN HANDS OF RECEIVERS, continued.

Actuary, made to the Secretary of State. The Receiver has not been able to find the same amount of assets, but disregards notes and premium loans which are good offsets to the reserves on policies. Probable dividend, twenty per cent. Probable loss, eighty per cent.

ST. LOUIS MUTUAL.—Includes policies of Atlas and De Soto Companies. There is a suit against the Columbia Life to recover assets illegally transferred. Should this succeed, there may be a dividend of fifty per cent. Probable loss, fifty to seventy per cent.

NORTH AMERICA.—The Receiver divides this fund into that held by the Insurance Department to secure registered policies and the general fund. If this distinction is upheld by the courts, the registered policyholders are likely to receive ninety per cent. of the reserve; the non-registered sixty per cent. If made a common fund, the probable dividend will be seventy-five per cent. Loss, twenty-five per cent.

GUARDIAN.—Assets largely in notes. Suit against Universal Life for assets illegally transferred. If this succeeds, the probable dividend will be fifty per cent. Loss, fifty per cent.

RESERVE MUTUAL.—Originally called Mutual Protection. The assets seem to cover the policy liability in full, but there may be a claim from the Widows' and Orphans' Benefit Life in the final distribution by order of court. It is probable that there will not be any loss.

WIDOWS' AND ORPHANS' BENEFIT.—The claim against the Reserve Mutual Life may make good the policies of this Company.

NEW YORK STATE.—The deposit of this Company with N. Y. Insurance Department fully covers its policy liability. Loss nothing.

WORLD MUTUAL.—Deposit of $100,000 with Insurance Department. Probable dividend, sixty per cent. Loss, forty per cent.

REPUBLIC.—The figures are taken from the Illinois Insurance Report. The Receiver, however, makes a worse showing, and has sued some of the trustees. Probable dividend, twenty-five per cent. Loss, seventy-five per cent.

AMERICAN POPULAR.—Receiver has recovered dividends illegally paid to stockholders. Under his vigorous management, the fund may pay a dividend of fifty per cent.

CHICAGO LIFE.—Probable dividend, fifty per cent. Loss, fifty per cent.

COLUMBIA LIFE (of St. Louis, Mo.)—This is the Company formerly known as the St. Louis Life, and, previously, the Mound City. Includes risks of those companies, and of Missouri Mutual Life. There is a suit against the Company, brought by the Receivers of the St. Lous Mutual Life. If this suit succeeds, the remaining funds may yield a dividend of forty per cent. Probable loss, sixty per cent. Receiver of Columbia has brought suit against the Life Association of St. Louis, for assets illegally transferred.

ATLANTIC MUTUAL.—An effort was made to set aside this receivership, and wind up the Company under the bankr p y laws of the United States, not successful. The probable dividend will be sev nty-five per cent. Loss, twenty-five per cent.

No man can be successful who neglects his business.

LIST OF LIFE INSURANCE COMPANIES OF THE UNITED STATES,

THEIR ASSETS, AND THE STATES IN WHICH THEY DID BUSINESS JANUARY 1ST, 1877.

Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Alabama	Arkansas	California	Colorado	Connecticut	Delaware	Dist. Columbia	Florida	Georgia	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Hampshire	North Carolina	New Jersey	New York	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	ALABAMA.																																										
1868	Alabama Gold	Mobile	$818,408	B							B	B							B						B												B		B					
1871	Mobile	Mobile	684,717	B						B									B						B																		
	CALIFORNIA.																																										
1868	Pacific Mutual	Sacramento	1,282,025			B																																					
	CONNECTICUT.																																										
1850	Ætna	Hartford	23,194,555	B	B		B		B	B	B	B	B		B	B	B	B	B		B	B	B	B	B		B		B	B	B	B		B	B	B	B		B	B	B	B
1846	Connecticut Mutual	Hartford	46,163,497				B		B	B			B		B	B	B	B			B	B	B	B	B		B		B	B	B	B		B	B	B	B		B			
1850	Charter Oak	Hartford					B																																			B
1862	Continental	Hartford	3,355,120				B						B		B	B					B	B	B	B	B		B		B	B	B	B		B	B	B	B		B			
1865	Connecticut General	Hartford	1,272,209				B		B	B			B		B	B					B	B	B	B					B		B	B		B	B	B	B		B			
1866	Hartford Life & Ann	Hartford	946,628				B																																			B
1851	Phœnix Mutual	Hartford	10,768,417				B	B		B			B	B	B	B	B	B			B	B	B	B	B		B		B	B	B	B		B	B	B	B		B	B	B	B
1863	Travelers'	Hartford	4,048,935	B			B	B	B	B	B	B	B	B	B	B	B	B			B	B	B	B	B		B		B	B	B	B		B	B	B	B		B			
1865	Railway Passengers'	Hartford	475,536				B																																			
	DISTRICT OF COLUMBIA.																																									
1849	National Capital	Washington								B																																
1868	National of the U. S.	Chicago	3,782,629				B		B	B	B	B			B	B	B	B			B	B	B	B	B				B	B	B	B		B	B	B	B		B			B
	GEORGIA.																																									
1869	Cotton States	Macon	565,268	B							B	B																									B						B
	INDIANA.																																									
1866	Franklin	Indianapolis	377,074												B																												
	IOWA.																																									
1867	Equitable	Des Moines	312,025													B																											
1874	Iowa	Keokuk	46,917													B																											

Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Colorado	Connecticut	California	Arkansas	Alabama	Delaware	Dist. Columbia.	Florida.	Georgia.	Illinois.	Indiana	Iowa	Kansas.	Kentucky.	Louisiana	Maine	Maryland.	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Hampshire	New Jersey	New York	North Carolina.	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina.	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	KANSAS.																																										
1867	Missouri Valley	Leavenw'th..	$505,989	B										B	B	B																												
	KENTUCKY.																																										
1866	Southern Mutual	Louisville...	893,720	B										B	B	B																												
	LOUISIANA.																																										
1869	Louisiana Equitable	New Orleans.	....		B	B													B																								
	MAINE.																																										
1848	Union Mutual	Augusta.....	8,099,634			B								B	B	B					B	B	B	B	B							B	B	B								
	MARYLAND.																																										
1804	Maryland	Baltimore....	979,577										B																														
1870	Mutual	Baltimore....	149,068																																									
	MASSACHUSETTS.																																										
1851	Berkshire	Pittsfield	3,235,521										B	B							B	B	B																				
1862	John Hancock Mu	Boston.....	2,794,844										B	B							B	B	B																				
1851	Massachusetts Mutual	Springfield.	6,406,783	B									B	B	B						B	B	B																				
1835	New England Mutual	Boston.....	14,480,647	B									B	B	B						B	B	B																				
1845	State Mutual	Worcester....	2,061,394										B		B						B	B	B																				
	MICHIGAN.																																										
1867	Michigan Mutual	Detroit.....	971,080											B																														
	MISSOURI.																																										
1853	Covenant Mutual	St. Louis	691,463																							B																		
1857	German Mutual	St. Louis....																																									
1868	Life Association of A.	St. Louis	4,480,798																							B																		
	NEW JERSEY.																																										
1845	Mutual Benefit	Newark.....	33,396,417			B								B	B	B					B	B	B	B	B							B	B	B								
	NEW YORK.																																										
1864	Brooklyn	N. Y. City...	2,462,699										B								B	B	B																				
1859	Equitable	New York C.	30,872,374			B							B	B	B						B	B	B			B						B	B	B								
1860	Germania	New York C.	7,910,100			B							B	B	B						B	B	B			B						B	B	B								
1864	Globe Mutual	New York C.	4,398,653			B							B	B	B						B	B	B			B						B	B	B								
1860	Home	New York C.	4,730,133			B							B		B						B	B	B			B						B	B	B								

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LIST OF FIRE INSURANCE COMPANIES OF THE UNITED STATES,

Their Assets, and the States in which they did business January 1st, 1877.

Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Alabama	Arkansas	California	Colorado	Connecticut	Delaware	Dist. Columbia	Florida	Georgia	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Hampshire	New Jersey	New York	North Carolina	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	ALABAMA.																																										
1871	Capital City	Montgom'y	$46,000	B																																						
1866	Central City	Selma	141,055	B																																						
1870	Factors' & Traders'	Mobile	....	B																																						
1870	Home Protection	Huntsville	119,485	B								B																															
1866	Mobile Fire Depar'mt	Mobile	283,655	B					B		B	B	B	B	B	B	B					B			B	B			B		B	B	B		B	B	B			B	B	
1866	Stonewall	Mobile	226,047	B																																						
1867	Washington	Mobile	164,834	B																																						
	CALIFORNIA.																																									
1861	California	S. Francisco	557,158			B	B																											B					B				
1872	Commercial	S. Francisco	400,836			B																																					
1863	Fireman's Fund	S. Francisco	670,656	B	B	B	B	B		B		B	B	B	B	B	B	B		B	B	B	B	B		B	B	B	B		B	B	B	B	B	B	B	B	B	B	B	B	B
1864	Home Mutual	S. Francisco	....			B	B																											B									
1865	Union	S. Francisco	1,027,021			B																												B					B				
	CONNECTICUT.																																									
1819	Ætna	Hartford	7,037,908	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1850	Connecticut	Hartford	1,362,844		B	B	B	B	B	B		B	B	B	B	B	B		B	B	B	B	B		B	B	B	B		B	B	B	B	B	B	B	B	B	B	B	B	B	
1869	Fairfield	So. Norwalk	303,035			B	B	B	B	B			B		B				B	B	B	B	B		B		B			B		B		B	B	B	B	B	B	B	B		B
1810	Hartford	Hartford	3,248,369	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B		B
1872	Meriden	Meriden	316,489						B	B			B	B	B	B	B		B	B	B	B	B		B		B			B	B		B	B	B	B	B	B	B	B		B
1869	National	Hartford	1,040,524	B	B		B	B	B	B			B	B	B	B	B		B	B	B	B	B		B	B		B		B	B	B	B	B	B	B	B	B	B		B		B
1860	Norwalk	Norwalk	89,436					B																																			
1867	Orient	Hartford	776,109					B	B	B			B	B	B	B	B		B	B	B	B	B		B	B		B		B	B	B	B	B	B	B	B	B	B		B		B
1859	People's	Middletown	194,947					B																																			
1854	Phœnix	Hartford	2,407,532	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B		B
1841	Security	New Haven	380,646			B		B					B		B		B		B	B	B	B	B		B					B	B		B	B									B
	DELAWARE.																																										
1826	Delaware	Wilmington	71,092						B																																		

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| Date of Organization | Name of Company and State. | Location. | Assets, Jan. 1, 1877. | | |

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Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Alabama	Arkansas	California	Colorado	Connecticut	Delaware	Dist. Columbia.	Florida	Georgia	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Hampshire	New Jersey	New York	North Carolina	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	MISSOURI.																																										
1866	Merchants'	St. Joseph	$254,262			B							B																														
1867	St. Joseph	St. Joseph	419,495			B	B						B																														
	NEW HAMPSHIRE.																																										
1869	New Hampshire	Manchester	453,195			B				B			B							B	B		B	B			B	B		B			B									
	NEW JERSEY.																																										
1846	American	Newark	1,377,108			B				B			B				B				B		B							B												
1855	Firemen's	Newark	970,677			B							B																	B												
1870	Germania	Newark	296,469										B																													
1871	Germania	Elizabeth	124,124																																							
1871	Hibernia	Newark	120,460																																							
1871	Hoboken	Hoboken	141,309																																							
1869	Home	Newark	253,398																																							
1842	Hudson	Jersey City	307,839			B							B								B		B							B												
1870	Humboldt	Newark	298,097										B								B		B							B												
1847	Jersey City	Jersey City	222,726										B								B		B							B												
1873	Manufacturers'	Newark	308,988			B				B			B								B		B							B												
1834	Mechanics	Newark	102,649																																							
1854	Merchants	Newark	1,000,684			B				B			B								B		B							B												
1871	Millville	Millville	187,000																		B																					
1859	Millville Mutual	Millville	1,442,988							B											B									B												
1831	Mount Holly	Mount Holly	169,788																																							
1805	National	Elizabeth	161,261																																							
1860	Newark City	Newark	324,279										B				B				E		B							B												
1810	Newark	Newark	642,749				B						B								B		B							B												
1832	New Brunswick	N. Brunsw'k.	123,120																																							
1834	New Jersey	Newark	206,027																																							
1861	People's	Trenton	621,098			B				B			B								B		B							B												
1807	People's	Newark	430,171			B				B			B								B		B							B												
1873	Phenix	Newark	108,086																																							
1868	Standard	Trenton	313,064			B							E								B		B							B												
1859	State	Jersey City	172,523																											B												
1870	Trade	Camden	316,231			B				B			B								B		B							B												

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Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Alabama	Arkansas	California	Colorado	Connecticut	Delaware	Dist. Columbia	Florida	Georgia	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Hampshire	New Jersey	New York	North Carolina	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	NEW YORK.																																									
1852	Hanover	N. Y. City	$1,642,883	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1864	Hoffman	New York C.	387,993			B	..	B				B	B	B	..		B	..		B	B	B	B	..	B				B	B	..	B	..	B			B	..				B
1867	Holland Purchase	Batavia	281,336																											B												
1853	Home	New York C.	6,104,651	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1873	Homestead	Watertown	271,866						..	B		..	B		..	B															B												
1856	Hope	New York C.	211,546																											B												
1825	Howard	New York C.	791,656					B	B	..	B	B	B	B	B	B	..	B	B	B	B	..	B	B	..	B	B	B	B	..	B	B	B	B	..	B	B	B	..				B
1859	Importers' & Traders'	New York C.	350,414																											B												
1872	Irving	New York C.	310,333					B					B									B	B								B					B	B						B
1824	Jefferson	New York C.	566,449																											B												
1858	Kings County	Brooklyn	411,303										B													B				B					B								
1846	Knickerbocker	New York C.	371,878																											B												
1856	Lafayette	Brooklyn	381,778																											B												
1872	Lamar	New York C.	411,269		B	..	B						B				B	..			B	B	B	B	..	B				B	..	B	..	B	B				B	..		B
1853	Lenox	New York C.	248,129				B						B																	B					B								
1833	Long Island	Brooklyn	536,190																											B												
1871	Lombard	New York C.	476,287				B	..	B		..	B	B	..		B	..		B	..		B	B	B	..	B				B	..	B	..	B	B	B				B	..	B	B
1871	Manhattan	New York C.	837,177	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	..	B	B	B	B	..	B	B	B	B	B	B	B	B	B
1870	Manuf'rs' & Builders'	New York C.	424,429																											B												
1857	Mechanics'	Brooklyn	385,492																											B												
1853	Mechanics' & Trad'rs'	New York C.	620,338										B									B	..	B	..	B				B	..	B	..				B	..				B
1852	Mercantile	New York C.	297,553																			B	B	B	..	B				B					B								
1850	Merchants'	New York C.	516,852										B									..	B	..						B	B				B								
1857	Montauk	Brooklyn	369,654																											B												
1877	Metropol'n Plate Gl's.	New York C.						B	B	B	..	B	B	B	..	B	B	..	B	B	B	..								B	B	..	B	..	B	B				B	..	B	B
1852	Nassau	Brooklyn	465,790																											B												
1838	National	New York C.	421,513					B	..	B	..	B										B	B	B	B	B	..	B	..			B	B	..	B	..	B	B				
1876	New York & Boston	New York C.	302,503																			..	B	B	..							B	..			B	B						
1833	New York Bowery	New York C.	785,307																													B	..			B	B						
1863	New York Central	Union Sp'gs.	262,081										B											B								B	..	B		B	B						B
1872	New York City	New York C.	265,767					B	..	B	..	B										B	B	B	..	B				B	B	..	B	..	B	B						B
1823	New York Equitable	New York C.	589,518																											B												
1832	New York	New York C.	459,480																											B												

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Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Alabama	Arkansas	California	Colorado	Connecticut	Delaware	Dist. Columbia	Florida	Georgia	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Hampshire	New Jersey	New York	North Carolina	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	OHIO.																																									
1837	Commercial	Cincinnati	$300,076																													B										
1867	Cooper	Cincinnati	211,057																													B										
1850	Eagle	Cincinnati	108,512																													B										
1865	Enterprise	Cincinnati	135,436											B																		B										
1864	Eureka	Cincinnati	151,321														B															B										
1872	Farmers' Home	Jelloway	247,420												B																											
1866	Farmers'	Cincinnati	133,310																														B									
1868	Farmers'	Howard	194,077																														B									
1872	Fidelity	Cincinnati	155,119																														B									
1832	Firemen's	Cincinnati	201,804																														B									
1856	Firemen's	Dayton	417,654										B	B	B							B	B									B	B									
1866	Franklin	Columbus	253,401																																							
1864	Germania	Cincinnati	178,695																														B									
1845	Globe	Cincinnati	156,281																														B									
1870	Hibernia	Cleveland	172,548																														B									
1863	Home	Columbus	481,645						B	B	B			B	B	B						B	B									B	B									
1865	Jefferson	Steubenville	168,699																														B									
1871	Mercantile	Cleveland	378,130											B	B							B	B									B	B									
1858	Merchants' & Manu's	Cincinnati	249,788																			B	B									B	B									
1857	Miami Valley	Cincinnati	200,399																														B									
1863	Miami Valley	Dayton	170,175																														B									
1849	Minster	Minster	50																														B									
1851	National	Cincinnati	165,550																														B									
1866	Ohio	Chillicothe	123,695																														B									
1865	Ohio	Dayton	170,300																														B									
1848	Ohio Farmers'	La Roy	897,451											B																		B									
1865	Toledo	Toledo	265,793																														B									
1848	Toledo	Toledo	249,889											B																		B									
1859	Union	Cincinnati	134,643												B							B	B									B									
1839	Washington	Cincinnati	121,101																														B									
1854	Western	Cincinnati	161,548																														B									
1846	Western	Urbana	9,467																														B									

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Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Alabama	Arkansas	California	Colorado	Connecticut	Dakota	Delaware	Dist. Columbia	Florida	Georgia	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Hampshire	New Jersey	New York	North Carolina	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	PENNSYLVANIA.																																											
1875	Merch's' & Mech's'...	Pottsville....	$7,325																															B										
1854	Monongahela.....	Pittsburgh ..	202,065																															B										
1866	National	Allegheny ...	152,504																															B									B	
1870	Newtown	Newtown	127,071																															B										
1825	Pennsylvania.....	Philadelphia.	1,672,444		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1854	Pennsylvania.....	Pittsburgh ..	180,898							B																	B							B										
1870	Penn Township.....	Penn Town'p	37																															B										
1862	People's.....	Pittsburgh ..	198,782																															B										
1843	Perry County	New Bloom'd	10,519																															B										
1873	Philadelphia	Philadelphia.	272,422				B	B	B			B			B		B					B	B	B	B							B	B		B	B								B
1851	Pittsburgh.....	Pittsburgh ..	252,429																															B										
1837	Reading	Reading	301,929																															B										
1862	Reliance.....	Philadelphia.	627,527																															B										
1872	Rochester.....	Rochester ...	136,910																															B										
1870	Sun.....	Philadelphia.	280,301				B	B				B		B								B	B			B							B		B									B
1871	Teutonia.....	Philadelphia.	272,107																		B													B										
1871	Teutonia.....	Allegheny....	134,385																															B										
1871	Union	Pittsburgh ..	132,048																															B										
1804	Union.....	Philadelphia.	359,051									B		B		B					B	B	B	B		B							B		B								B	B
1833	United Fireman's	Philadelphia.	458,965																															B										
1874	Universal	Philadelphia.	2,740																															B										
1849	Western	Pittsburgh ..	328,457																															B										
	RHODE ISLAND.																																											
1852	Atlantic	Providence ..	264,530		B		B			B		B		B		B		B		B		B	B	B	B							B	B		B	B								B
1864	City.....	Providence ..	146,209																																										
1859	Equitable	Providence ..	341,168		B		B			B		B		B		B		B		B	B	B	B	B	B							B		B		B	B								B
1851	Merchants'.....	Providence ..	398,829		B		B			B		B		B		B		B		B	B	B	B	B	B		B					B	B		B		B	B					B		B
1799	Providence Wash'n ..	Providence ..	596,883		B		B			B		B		B		B		B		B	B	B	B	B	B		B		B			B	B		B		B	B					B		B
1848	Roger Williams	Providence ..	393,226				B					B		B		B		B		B	B	B	B	B	B		B				B	B		B		B	B					B		B
	SOUTH CAROLINA.																																										
	German.....	Charleston ...																																										
1875	Home.....	Charleston ...	277,218																																									

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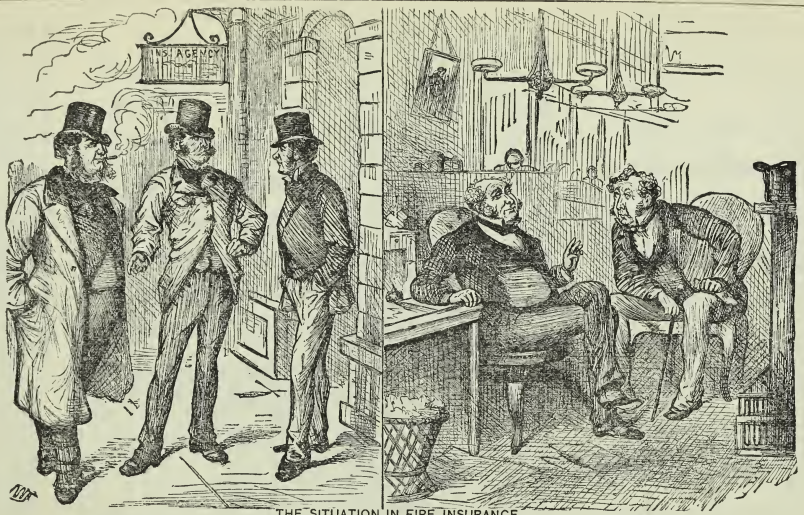
FOREIGN COMPANIES.

UNITED STATES BRANCHES.

Date of Organization	Name of Company and State.	Location.	Assets, Jan. 1, 1877.	Alabama	Arkansas	California	Colorado	Connecticut	Delaware	Dist. Columbia	Florida	Georgia	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Nebraska	Nevada	New Jersey	New York	New Hampshire	North Carolina	Ohio	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin
	WEST VIRGINIA.																																										
1866	Ætna	Wheeling																																									
1856	Citizens'	Wheeling																																									
1862	Franklin	Wheeling	$361,206											B																													
1867	German	Wheeling	144,233																							B																	
1869	Peabody	Wheeling																																									
	WISCONSIN.																																									
1852	Mechanics' Mutual	Milwaukee	524,544				B						B	B										B										B									
1869	Northwestern Nat'l	Milwaukee	870,314			B	B						B	B	B	B					B	B	B	B										B									
1833	Brit'h Amer'a Assur.	Toronto	$1,107,371	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1851	Western	Toronto	1,200,765	B		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1861	Commercial Union	London	813,390	B		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1821	Guardian	London	773,305			B																																				
1854	Hamburg-Bremen	Hamburg	667,387	B		B	B		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1802	Imperial	London	908,529	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1857	La Caisse Générale	Paris	393,593		B	B	B		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1852	Lancashire	Manchester	433,100		B	B	B		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1840	Liv'l & L'nd'n & Gl'e	Liverpool	3,652,063	B	B	B	B		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1720	London Assurance	London	900,878	B		B	B		B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1807	N. Brit'h & Mercan'e	Edinburgh	1,767,377	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1849	Northern Assurance	L'd'n & Ab'n	564,306	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1851	Queen	Liverpool	1,423,571	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1845	Royal	Liverpool	1,833,204	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1873	Royal Canadian	Montreal	2,853,891	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
1865	Scottish Commercial	Glasgow	659,433	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B



THE SITUATION IN FIRE INSURANCE.

AGENTS.

1*st Agent* (*with, assumed courage*)—"They've got to reduce the'r salaries or quit this cut-throat business. Things are going to demnition.'

2*d Agent* (*anxiously*)—"Who?——What?"

1*st Agent* (*vigorously*)—"The officers; until their salaries are reduced the cut-throat game will be continued."

3*d Agent* (*good humoredly*)—"I'm not so badly fixed as you are. I've a salary and a contingent interest in profits; but—'still I am not happy.'"

All (*chorus*)—"When this cruel war is over."

PRESIDENTS.

1*st President* (*gravely*)—"Well, rates are rather low, and competition is a little wild; but, after all, it is the agents' commissions that swallow up the profits."

2*d President* (*hopefully*)—"Yes——We have decided to keep up the volume of business at any rate; and if we could at the same time reduce commissions, it would help to satisfy the stockholders."

THE CENTURY CALENDAR.

To find what day of the week any date in this century falls on. Find the year in the table, it being understood that "1" stands for 1801, "2" for 1802, etc. To the number over the year add the day of the month and the number set opposite the month on the right; divide the sum thus obtained by seven, and the remainder will be the day of the week as numbered above. For leap-years use the figure over the "L" on the left of the year for January and February, and the one over the year for the remaining months.

1	2	3	4	5	6	0	January	3
1	2	3	L	4	5	6	February	6
7	L	8	9	10	11	L	March	6
12	13	14	15	L	16	17	April	2
18	19	L	20	21	22	23	May	4
L	24	25	26	27	L	28	June	0
29	30	31	L	32	33	34	July	2
35	L	36	37	38	39	L	August	5
40	41	42	43	L	44	45	September	1
46	47	L	48	49	50	51	October	3
L	52	53	54	55	L	56	November	6
57	58	59	L	60	61	62	December	1
63	L	64	65	66	67	L	Sunday	1
68	69	70	71	L	72	73	Monday	2
74	75	L	76	77	78	79	Tuesday	3
L	80	81	82	83	L	84	Wednesday	4
85	86	87	L	88	89	90	Thursday	5
91	L	92	93	94	95	L	Friday	6
98	97	98	99	00	..	..	Saturday	0

EXAMPLE.—On what day did the 10th of May fall last year? Over 76 we find the figure 4, to this add 10, the day of the month in question, and 4 which we find opposite May; dividing 18 by 7 we have a remainder of 4, which shows that the Centennial Exhibition opened on Wednesday.

The number over the year in the table may be obtained without the table, by adding to any year the number of leap-years in the century up to that time and dividing by seven; the remainder will be the number required. So, if one can remember the numbers set opposite the months, he can dispense with the use of the table entirely. In the exmple above, the 4 over 76 is found by adding 19 to 76, and dividing the sum by 7, the remainder is 4. For leap-years decrease the number thus obtained by 1 (calling the cipher 7) if the date is in January or February.

For the 18th century after 1752, find the day for the corrresponding year in this century and add two days.

Number of Days from any Day in one Month to the same in Any other Month.

	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
January.....	365	31	59	90	120	151	181	212	243	273	304	334
February....	334	365	28	59	89	120	150	181	212	242	273	303
March.....	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	122	153	183
July.....	184	215	243	274	304	335	365	31	62	92	123	153
August.....	153	184	212	243	273	304	334	365	31	61	92	122
September ..	122	153	181	212	242	273	303	334	365	30	61	91
October.....	92	123	151	182	212	243	273	304	235	365	31	61
November...	61	92	120	151	181	212	242	273	304	334	365	30
December....	31	62	90	121	151	182	212	243	274	304	335	365

EXAMPLE.—To find the number of days from the 10th of May to the 10th of October following. Find May in the first column, and then in a line with that under October, is 153 days. If from the 10th of May to the 25th of October, it would be 15 days more, or 168 days; but if from the 10th of May to the 1st of October, it would be 10 days less, or 143 days. In leap-year, when the last day of February is included between the two dates, there will be one day more than by the table.

If you post your servants upon your affairs, they will one day rend you.

A SIMPLE RULE FOR ACCURATELY COMPUTING INTEREST AT ANY GIVEN PER CENT. FOR ANY LENGTH OF TIME.

Multiply the *principal* (amount of money at interest) by the *time reduced to days*; then divide this *product* by the *quotient* obtained by dividing 360 (the number of days in the interest year) by the *per cent.* of interest, and *the quotient thus obtained* will be the required interest.

ILLUSTRATION.

Required the interest of $462.60 for one month and eighteen days at 6 per cent. An interest month is 30 days; one month and eighteen days is equal to 48 days. $462.50 multiplied by 48 gives $22,200.00; 360 divided by 6 (the per cent. of interest), gives 60, and $22,200.00 divided by 60 will give you the exact interest, which is $3.70. If the rate of interest in this example were 12 per cent. we would divide the $22,200.00 by 30 (because 360 divided by 12 gives 30); if 4 per cent., we would divide by 90; if 8 per cent., by 45, and in like manner for any other per cent.

BOX MEASURES.

A box measure can readily be made by any one who understands the two-foot rule, and can handle the saw and the hammer. A box 16 by 16¼ inches square and 8 inches deep, will contain a bushel or 2,150.4 cubic inches, each inch in depth holding one gallon.

A box 24 by 11 1-5 inches square, and 8 inches deep, will also contain a bushel, or 2,150.4 cubic inches, each inch in depth holding one gallon.

A box 12 by 11 1-5 inches square, and 8 inches deep, will contain half a bushel, or 1,075.2 cubic inches, each inch in depth holding half a gallon.

A box 3 by 8¼ inches square, and 8 inches deep, will contain half a peck, or 298.8 cubic inches. The gallon dry measure.

A box 4 by 4 inches square, and 4 1-5 inches deep, will contain one quart, or 67.2 cubic inches.

TO ESTIMATE CROPS PER ACRE.

Frame together four light sticks, measuring exactly a foot square inside, and with this in hand walk into the field and select a spot of fair average yield, and lower the frame square over as many heads as it will enclose, and shell out the heads thus enclosed, carefully, and weigh the grain. It is fair to presume that the produce will be the 43,560th part of an acre's produce. To prove it, go through the field and make ten or twenty similar calculations, and estimate by the mean of the whole number of results. It will certainly enable a farmer to make a closer calculation of what a field will produce than he can by guessing.

THE SIDE OF A SQUARE TO CONTAIN

One acre..... 208.17 feet.	One-third acre..... 120.50 feet.
One half acre..... 148.58 "	One-fourth acre..... 104.36 "
One-eighth acre..... 73.78 feet.	

One acre contains 160 square rods, 4,840 square yards, 43,560 square feet. One rod contains 30¼ square yards, 272¼ square feet. One square yard contains 9 square feet.

A league is 3 miles; a mile is 5,280 feet, or 1,760 yards; a fathom is 6 feet; a cubit is 2 feet; a hand is 4 inches; a palm is 3 inches; a pace is 3 feet; a span is 10⅞ inches.

A cord of wood has 128 cubic feet; a ton of round timber has 40 cubic feet; a ton of hewn timber has 50 cubic feet; a pile of wood 4 feet high, 4 feet broad, and 8 feet long, makes 1 cord.

THE UNITED STATES AND ITS TERRITORIES.

Table showing the names of the States and Territories, their population, area and capitals, with time of election and term in office of the Governors and Legislatures thereof.

States and Territories.	Population, 1870.	Area in Square Miles.	Capitals.	Gov'nor's Term—Years.	Gov'rnr's Term Expires.	State Senators' Term—Years.	State Assembly Term—Years.	Legislature Meets.	Representatives in Congress.	Time of Next Election.
Alabama	996,992	50,722	Montgomery	2	Nov. 1878	4	2	Biennially on 3d Monday in November	8	First Monday in August, 1878
Alaska Territory	15,240	577,390	Sitka	..	..	..	..	..	..	..
Arizona Territory	41,710	113,916	Arizona City	4	M'r., 1878	..	..	Biennially on 1st Monday of January	1	Tues. after 1st Mon. in Nov., 1878
Arkansas	484,471	52,198	Little Rock	2	N'v., 1878	4	2	Biennially 1st Mon. of Jan. (odd years)	4	First Monday in September, 1878
California	560,247	188,981	Sacramento	4	Dec., 1879	4	2	Biennially on 1st Mon. in Dec. (odd y's)	4	First Tuesday in September, 1878
Colorado	39,864	104,500	Denver	2	M'r., 1881	4	2	Biennially on 1st Monday of January	1	First Tuesday in October, 1878
Connecticut	537,454	4,750	Hartford	2	May, 1878	1	1	Annually on 1st Monday of January	4	Tues. after 1st Mon. in Nov., 1878
Dakota Territory	14,181	152,000	Yankton	4	M'r., 1881	4	2	Biennially on 1st Monday in January	1	Tues. after 1st Mon., Nov., 1878
Delaware	125,015	2,120	Dover	2	Jan., 1879	4	2	Biennially 1st Tues. in Jan. (odd years)	1	Tues. after 1st Mon. in Nov., 1878
District of Columbia	131,700	60	Washington	..	..	..	..	..	..	..
Florida	187,748	59,248	Tallahassee	4	Jan., 1881	4	2	Ann'ly on 1st Tues. af'r 1st Mon. in Jan.	2	Tues. after 1st Mon. in Nov., 1878
Georgia	1,184,109	58,000	Atlanta	4	Jan., 1881	4	2	Annually on 2d Wednesday in January	9	First Wednesday in Nov., 1878
Idaho Territory	20,583	90,932	Boise City	4	M'r., 1881	4	2	Biennially on 1st Monday in January	1	Tues. after 1st Mon. in Nov., 1878
Illinois	2,539,891	55,410	Springfield	4	Jan., 1881	4	2	Biennially on Wed. a'r 1st Mon. in Jan.	19	Tues. after 1st Mon. in Nov., 1878
Indiana	1,680,637	33,809	Indianapolis	4	Jan., 1881	4	2	Bi'y Thur. af'r 1st Mon. Jan (odd y's)	13	Second Tuesday of October, 1878
Indian Territory	68,152	68,991	Tahlequah	..	..	..	..	..	..	..
Iowa	1,191,792	55,045	Des Moines	2	Jan., 1878	4	2	Biennially 2d Mon. of Jan. (even years)	9	Second Tuesday in October, 1878
Kansas	364,399	83,318	Topeka	2	Jan., 1879	2	1	Annually on 2d Tuesday of January	3	Fi't Tues. a'r 1st Mon., Nov., 1878
Kentucky	1,321,011	37,680	Frankfort	4	Sep., 1879	4	2	Biennially on 1st Mon. in Dec. (odd y's)	10	First Monday in August, 1878
Louisiana	726,915	41,346	New Orleans	4	Jan., 1879	4	2	Annually on 1st Monday in January	6	First Monday in November, 1878
Maine	626,915	35,000	Augusta	1	Jan., 1878	1	1	Annually on 1st Wednesday in January	5	Second Monday in Septem'r, 1878
Maryland	780,894	11,124	Annapolis	4	Jan., 1880	4	2	Biennially on 1st Wed. in Jan. (odd y's	6	Tues. after 1st Mon., Nov., 1878
Massachusetts	1,457,351	7,800	Boston	1	Jan., 1878	1	1	Annually on 1st Wednesday in January	11	Tues. after 1st Mon., Nov., 1878
Michigan	1,184,059	56,451	Lansing	2	Jan., 1879	2	2	Biennially in January (odd years)	9	Tues. after 1st Mon. in Nov., 1878
Minnesota	439,706	83,531	St. Paul	2	Jan., 1879	2	1	Annually on Tues. af'r 1st Mon. in Jan.	3	Tues. after 1st Mon. in Nov., 1878
Mississippi	827,922	47,155	Jackson	4	Jan., 1879	4	2	Annually on Tues. after 1st Mon. in Jan.	6	Tues. after 1st Mon., Nov., 1878
Missouri	1,721,295	65,350	Jeff'son City	4	Jan., 1879	4	2	Biennially on 1st Wed. in Jan. (odd y's)	13	Tues. after 1st Mon. in Nov., 1878

Montana Territory	39,895	143,776	Helena	4	M'r., 1881	2	2	Annually in December	1	First Monday in August, 1878
Nebraska	122,993	75,995	Lincoln	2	Jan., 1879	2	2	Bi'y Thur. a'r 1st Mon., Jan. (odd years).	1	Tues. after 1st Mon. in Nov., 1878
Nevada	42,491	81,539	Carson City	4	Jan., 1879	4	2	Biennially on 1st Mon. of Jan. (odd y's).	1	Tues. after 1st Mon. in Nov., 1878
New Hampshire	318,300	9,280	Concord	1	J'e., 1878	1	1	Annually on 1st Wednesday in June	3	Second Tuesday in March, 1878
New Jersey	906,096	8,320	Trenton	3	Jan., 1878	3	1	Annually 2d Tuesday of January	7	F't Tues a'r 1st Mon. in Nov., 1878
New Mexico Territory	111,303	121,201	Santa Fe	4	M'r., 1881	2	2	Biennially, Dec. (even years)	1	Tues. after 1st Mon. in Nov., 1878
New York	4,382,759	47,000	Albany	3	Jan., 1879	2	1	Annually on 1st Tuesday in January	33	Fi't Tues. a'r 1st Mon., Nov., 1878
North Carolina	1,071,361	50,704	Raleigh	4	Jan., 1881	2	2	Biennially on 3d Mon. of Nov. (even y's).	8	First Thursday in August, 1878
Ohio	2,663,260	39,964	Columbus	2	Jan., 1878	2	2	Biennially 1st Mon. of Jan. (even y's)	20	Second Tuesday in October, 1878
Oregon	90,923	95,274	Salem	4	Sep., 1878	4	2	Biennially 2d Mon. of Sep. (even y's)	1	First Monday of June, 1878
Pennsylvania	3,251,791	96,000	Harrisburgh	3	Jan., 1879	4	2	Annually on 1st Tuesday in January	27	Tues. after 1st Mon., Nov., 1878
Rhode Island	217,393	1,306	New't & Prov	1	May, 1878	1	1	Annually 1st Tuesday in May	2	First Wednesday of April, 1878
South Carolina	705,606	34,000	Columbia	2	N'v., 1878	4	2	Annually on 4th Tuesday of November.	5	Tues. after 1st Mon. in Nov., 1878
Tennessee	1,258,520	45,600	Nashville	2	Oct., 1878	2	1	Biennially on 1st Mon., Jan. (odd y's)	10	Tues. after 1st Mon. in Nov., 1878
Texas	818,579	274,356	Austin	2	Jan., 1878	4	2	Biennially on 1st Mon., Jan. (odd y's)	6	Tues. after 1st Mon. in Nov., 1878
Utah Territory	99,400	88,056	S. Lake City	4	M'r., 1881	2	2	Biennially, January (even years)	1	First Monday in August, 1879
Vermont	330,551	10,212	Montpelier	2	Oct., 1878	2	2	Biennially on 1st Wed. of Oct. (even y's)	3	First Tuesday in September, 1878
Virginia	1,225,163	38,352	Richmond	4	Jan., 1878	4	2	Annually on 1st Monday of January	9	Tues. after 1st Mon. in Nov., 1878
Washington Territory	37,402	69,994	Olympia	4	M'r., 1881	2	2	Biennially in October (odd years)	1	Tues. af'r 1st Mon. in Nov., 1878
West Virginia	442,014	23,000	Charleston	4	M'r., 1881	4	2	Biennially on 2d Wed. in Jan. (odd y's).	3	Second Tuesday in October, 1878
Wisconsin	1,054,670	53,924	Madison	2	Jan., 1878	2	1	Annually on 2d Wednesday in January.	8	Tues. after 1st Mon. in Nov., 1878
Wyoming Territory	11,518	88,000	Cheyenne	4	M'r., 1881	2	2	Biennially, November of odd years	1	Tues. after 1st Mon. in Nov., 1878

PRESIDENTS AND VICE-PRESIDENTS OF THE UNITED STATES.

Presidents.	Term of office.	Presidents.	Term of office.	Vice-Presidents.	Term of office.	Vice-Presidents.	Term of office.
George Washington	1789—1797	James Knox Polk	1845—1849	John Adams	1789—1797	Millard Fillmore	1849—1850
John Adams	1797—1801	Zachary Taylor	1849—1850	Thomas Jefferson	1797—1801	William R. King	1853—1853
Thomas Jefferson	1801—1809	Millard Fillmore	1850—1853	Aaron Burr	1801—1805	John C. Breckinridge	1857—1861
James Madison	1809—1817	Franklin Pierce	1853—1857	George Clinton	1805—1812	Hannibal Hamlin	1861—1865
James Monroe	1817—1825	James Buchanan	1857—1861	Elbridge Gerry	1813—1814	Andrew Johnson	1865—1865
John Quincy Adams	1825—1829	Abraham Lincoln	1861—1865	Daniel D. Tomkins	1817—1825	Lafayette S. Foster	1865—1869
Andrew Jackson	1829—1837	Andrew Johnson	1865—1869	John C. Calhoun	1825—1832	Schuyler Colfax	1869—1873
Martin VanBuren	1837—1841	Ulysses S. Grant	1869—1877	Martin VanBuren	1833—1837	Henry Wilson	1873—1875
William H. Harrison	1841—1841	Rutherford B. Hayes	1877—	Richard M. Johnston	1837—1841	Thomas W. Ferry	1875—1877
John Tyler	1841—1845			John Tyler	1841—1841	William C. Wheeler	1877—
				George M. Dallis	1845—1849		

POPULATION OF THE WORLD.

Geographical Divisions.				Ethnological Divisions.			
Asia	798,000,000	Australia and Polynesia	4,500,000	Caucasian	380.000.000	Malayan	250.000.000
Europe	300,500,000			Mongolian	570.000.000	American Indian	1,000.000
Africa	203,000,000		1,391,000,000	Ethioplan	190,000,000		1,391,000,000
America	85,000,000						

INDEX.

PAGE.

Actuaries' Table of Mortality, ... 63.
Agricultural Fire Insurance Company, Watertown, N. Y. ... 16.
Alliance Fire Insurance Company, Boston, Mass. ... 42.
American Fire Insurance Company, Chicago, Ills. ... 24.
American Fire Insurance Company, New York ... 48.
Calendar ... 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25.
Canada Life Insurance Company, Hamilton, Ontario ... 46.

Cartoons—Cause and Effect ... 27.
" Disagreement of the Doctors ... 37.
" Fire Fiend ... 51.
" Applicants for office of Insurance Commissioner ... 65.
" The situation in Fire Insurance ... 91.

Century Calendar ... 92.
Coins of various countries, ... 41, 43, 45, 47, 49.
Continental Fire Insurance Company, New York, ... 28, 29.
Commissioners of Insurance Departments ... 64.
Cost of State Supervision ... 66.

Fire Insurance Legal Decisions ... 59, 60, 61, 62.
Fire Insurance Cos., and the States in which they do business, 78, 79, 80, 81, 82, 83, 84, 85, to 90.
Firemans' Fund Insurance Company, San Francisco, Cal. ... 26.
First National Fire Insurance Company, Worcester, Mass. ... 40.
Franklin Fire Insurance Company, Philadelphia, Pa. ... 33.

German American Fire Insurance Company, New York, ... 20.
Girard Fire Insurance Company, Philadelphia, Pa. ... 32.
Glens Falls, Fire Insurance Company, Glens Falls, N. Y. ... 44.
Gold Pen Manufacturers, Mabie, Todd & Bard, New York ... 52.
Governors and Legislatures of the several States ... 94, 95.

Hanover Fire Insurance Company, New York ... 50.
Home Fire Insurance Company, Columbus, Ohio ... 12.
Knickerbocker Life Insurance Company, New York ... 26.
La Caisse Generale Insurance Company, Paris, France ... 40.
Legal Decisions Life and Fire Insurance ... 55, 56, 57, 58, 59, 60, 61, 62.

Legislatures, Elections in the various States ... 94, 95.
Life Insurance Companies organized before State supervision ... 68.
Life Insurance Companies organized since State supervision ... 69.
Life Insurance Companies Failed under State Supervision ... 70, 71.
Life Insurance Companies in hands of Receivers ... 72, 73, 74.

Life Insurance Legal Decisions ... 55, 56, 57, 58.
Life Insurance Companies and the States in which they do business ... 75, 76, 77.
Liverpool and London, and Globe Fire Insurance Company, England ... 10.
Live Stock Insurance Company, New York ... 46.
Lycoming Fire Insurance Company, Muncy, Pa. ... 36.

Milwaukee Mechanics' Mutual Fire Insurance Company, Milwaukee, Wis. ... 40.
Measurements of different articles ... 93.
Mortality Table ... 63.
National Life Insurance Company of the United States, Washington and Chicago ... 33.
New York City Fire Insurance Company, New York ... 44.

Niagara Fire Insurance Company, New York ... 4.
Park Fire Insurance Company, New York ... 48.
Pennsylvania Fire Insurance Company, Philadelphia, Pa. ... 8.
Phœnix Fire Insurance Company, New York ... 18.
Population of the World ... 95.

Post Office information ... 30, 31, 34, 35, 38, 39.
Presidents of the United States ... 95.
Read your Policy ... 53, 54.
Receivers of Life Insurance Companies ... 71, 72, 73.
Royal Fire Insurance Company, Liverpool and London, England ... 14.

Scottish Commercial Fire Insurance Company, Glasgow, Scotland ... 12.
Short Rate Fire Insurance Premium Table ... 67.
Standard Fire Insurance Company, New York ... 48.
Steel Pens—Esterbrook, New York ... 46.
Table of Mortality at various ages ... 63.

The Chronicle ... 2.
United States Life Insurance Company, New York ... 6.
United States and its Territories ... 94, 95.
United States Presidents and Vice Presidents ... 95.
Vice Presidents of the United States ... 95.
Watertown Fire Insurance Company, Watertown, N. Y. ... 22.

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UNITED STATES BRANCH

OF

Liverpool and London and Globe

INSURANCE COMPANY.

STATEMENT, DEC. 31, 1877.

ASSETS.

	PAR VALUE.	MARKET VALUE.
Real Estate		$555,000.00
Loans on Bond and Mortgage		924,719.33
United States Government Bonds	$1,505,000.00	1,636,387.50
New York State Bonds	45,000.00	53,100.00
City of Richmond Bonds	5,000.00	5,900.00
Mississippi, Pay Warrants	20,000.00	18,000.00
South Carolina, 6 % Bonds	20,000.00	8,000.00
Alabama 5 % Bonds	10,000.00	4,200.00
Cash on hand and in Bank		364,430.60
Premiums in course of Collection		278,819.59
Bills Receivable, Interest Due and Accrued, etc.		111,343.98
		$3 959,901.00

LIABILITIES.

Unpaid Losses	$203,212.02
Unearned Premiums	1,543,985.65
Reclaimable on Perpetual Policies	280,699.41
Life Liabilities	105.658.70
Commissions to become due	58,213.71
	$2,191,769.49
Surplus, over all Liabilities	1,768,131.51

INCOME.

Net Premiums	$2,553,709.62
Interest, Rents, etc.	159.349.70
TOTAL INCOME	$2,713,059.32

EXPENDITURE.

Losses Paid	$954,466.90
Commission and Salaries	466,859.06
Taxes, Printing, and all other Expenses	182,590.83
	$1,603,916.79
SURPLUS INCOME	$1,109,142.53

J. E. PULSFORD,
Resident Manager.

ARTHUR PELL,
CHARLES SEWALL,
} *Assistant Managers.*